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S3	24381	S2(5N) (CUSTOMER? OR SHOPPER? OR CONSUMER? OR BUYER? OR CLIENT?)
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S11	0	S1 AND S2 AND S3 AND S4
S12	19	S7(S) (S6 OR S8 OR S9 OR S10)
S13	12	S12 NOT PY>1998
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File 278:Microcomputer Software Guide 2000/Oct
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14/3,K/1 (Item 1 from file: 634)
DIALOG(R) File 634:San Jose Mercury
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09261029

**SALES GROWTH OF COMPUTERS LAGS IN JAPAN PC MAKERS DON'T CUT PRICES DESPITE
CHEAPER PENTIUM CHIPS**

San Jose Mercury News (SJ) - Thursday, September 18, 1997

By: MICHAEL ZIELENZIGER, Mercury News Tokyo bureau
Edition: Morning Final Section: Business Page: 1C
Word Count: 980

...the United States.

In Japan, however, distributors and manufacturer wield greater power than retailers, and customers may search four or five stores only to find identical prices on the same item. As Intel's Denda put it: "I can't force manufacturers to lower their prices. The manufacturers do it on their own and they have their own agendas."

The next stratagem in Japan's PC wars will be launched by Compaq, which last...

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08648008

NATIONAL TECH STRATEGY KEY FOR U.S. TO REMAIN COMPETITIVE

San Jose Mercury News (SJ) - Monday, May 27, 1996

By: Richard J. Elkus Jr.
Edition: Morning Final Section: Business Monday Page: 2E
Word Count: 1,079

... is the result of diligence and perseverance in manufacturing as well as innovation. Because the high cost of high technology is growing so fast, no one can do everything. Hence, the need for strategic...

... of each partner. That balance of power assures continuity of the alliance and the long term viability of the overall economy.

To be competitive today, a nation must have a national...

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08646260

**BEWARE OF BALLOON PAYMENTS HOMEOWNERS SHOULD CHECK TO SEE IF IT'S
RESET/REFINANCE TIME**

San Jose Mercury News (SJ) - Saturday, May 25, 1996

By: KENNETH HARNEY column
Edition: Morning Final Section: Real Estate Page: 3F
Word Count: 818

... reset rate, Fannie Mae's two-step adjustment provides the borrower with a new, long-term rate that probably represents a slight decrease from the initial rate. But in both cases, the new rate is about half a point higher than the best available rate a shopper could find in the 30-year mortgage marketplace.

Which means that five-year two-step borrowers need...

14/3,K/4 (Item 4 from file: 634)
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08646174

**BEWARE OF BALLOON PAYMENTS HOMEOWNERS SHOULD CHECK TO SEE IF IT'S
RESET/REFINANCE TIME**

San Jose Mercury News (SJ) - Saturday, May 25, 1996

By: KENNETH HARNEY column

Edition: Morning Final Section: Real Estate Page: 3F

Word Count: 818

... reset rate, Fannie Mae's two-step adjustment provides the borrower with a new, long-term rate that probably represents a slight decrease from the initial rate. But in both cases, the new rate is about half a point higher than the best available rate a shopper could find in the 30-year mortgage marketplace.

Which means that five-year two-step borrowers need...

14/3,K/5 (Item 5 from file: 634)

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08051002

MOVE TO CAP COMMISSIONS HAS UPSET TRAVEL AGENTS

San Jose Mercury News (SJ) - Monday, February 20, 1995

By: SHERRI ENG, Mercury News Staff Writer

Edition: Morning Final Section: Business Monday Page: 1F

Word Count: 1,141

...be less inclined to write the cheaper tickets.

"In the long run, the less sophisticated consumer who depends on the travel agent to find them a low -cost flight will be most negatively impacted," said Ken McEldowney, executive director of Consumer Action. "They won't be able to find an agent to spend a lot of time with them."

14/3,K/6 (Item 6 from file: 634)

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07291039

**TOO YOUNG NO MORE TRAVELERS MAY NOT HAVE TO WAIT TILL AGE 60 TO ENJOY
SENIOR DISCOUNTS**

San Jose Mercury News (SJ) - Sunday, October 17, 1993

By: BARBARA SHEA, Newsday

Edition: Morning Final Section: Travel Page: 2G

Word Count: 378

...international chains offer greater discounts in Europe than in America).

And often there are other qualifiers : The best discounts may apply only to the highest -priced rooms, for example, or advance bookings must be made through the chain's 800 number...

14/3,K/7 (Item 7 from file: 634)

DIALOG(R)File 634:San Jose Mercury

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07100167

**NOW'S THE TIME TO SELL SPRUCE UP YOUR HOME AND GET A GOOD REALTY AGENT TO
IMPROVE MARKETABILITY**

San Jose Mercury News (SJ) - Friday, April 9, 1993

By: ROBERT J. BRUSS

Edition: Peninsula/Am Section: Peninsula Living Page: 28

Word Count: 1,059

...seller to a realty agent or agents to find a buyer for the home.

The **agent** who obtains an acceptable purchase offer earns the full sales commission. But no **fee** is owed if the **seller** **finds** a **buyer** or if the listing is canceled. Since open listings offer minimal incentives to **agents**, most **agents** will work to sell them only if the potential sales commission is large and if the **agent** has nothing else to do. In other words, an open listing is really no listing...

14/3,K/8 (Item 8 from file: 634)
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06623063

WHY BUY FIXER-UPPERS WHEN SOME BEAUTIES ARE \$200,000 OR LESS?

San Jose Mercury News (SJ) - Saturday, May 2, 1992

By: Broderick Perkins column

Edition: Morning Final Section: Home Page: 1E

Word Count: 908

...the neighborhood.

San Jose's more suburban East Side is also a prime location for **lower - priced** but well-maintained homes. Other areas yield **fewer low -priced** homes in good **condition**, but with more than 800 homes at or under \$200,000 in Santa Clara County...

14/3,K/9 (Item 1 from file: 256)
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00093422 DOCUMENT TYPE: Review

PRODUCT NAMES: Internet (833029); Internet Travel (832863)

TITLE: Planes, Trains, and Cruise Lines

AUTHOR: Noack, David R

SOURCE: Internet World, v7 n7 p82(5) Jul 1996

ISSN: 1097-8291

HOME PAGE: <http://www.iw.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20000430

...more easily than ever before, and can do so after perusing unparalleled quantities of information. **Shoppers** can generally **find the lowest fares** online, thereby avoiding trips to the travel **agent** 's office or long waits on the telephone. Users should begin planning by taking a..

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S7	1899799	FARE? OR RATE? OR PRIC? OR COST? OR CHARG? OR FEE OR FEES - OR QUOT?
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S13	15866	S2(S)S3(S)S4
S14	1703	S12 AND S13
S15	0	S14 AND S5 AND S6 AND S10
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23/5/1 (Item 1 from file: 35)
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01666967 ORDER NO: AAD99-05238

A SEARCH-THEORETIC APPROACH TO TWO-SIDED MATCHING (MARRIAGE, SEARCH)

Author: ADACHI, HIROYUKI

Degree: PH.D.

Year: 1998

Corporate Source/Institution: STATE UNIVERSITY OF NEW YORK AT BUFFALO (0656)

Adviser: MITCHELL HARWITZ

Source: VOLUME 59/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3554. 74 PAGES

Descriptors: ECONOMICS, GENERAL ; ECONOMICS, THEORY ; SOCIOLOGY, INDIVIDUAL AND FAMILY STUDIES

Descriptor Codes: 0501; 0511; 0628

The dissertation consists of three essays on two-sided **matching**, mainly from a search-theoretic viewpoint.

In the first essay, I show that in Gale-Shapley marriage problems with strict preferences the set of stable **matchings** can be characterized as the set of fixed points of a certain mapping. The formulation provides an alternative proof to the well known result that there is a stable **matching** for every marriage problem and the set of stable **matchings** in a marriage problem with strict preferences has a lattice property.

In the second essay, I consider search models of two-sided **matching** under non-transferable utility, or search-theoretic decentralized marriage problems. In a marriage **market** there are different types of men and women. Agents sequentially search for mating partners and meet bilaterally in a **random** fashion. Upon meeting, the paired agents complete mating if both agree, and separate and continue searching otherwise. The polarization of interests between men and women appears as in Gale-Shapley marriage problems; as agents of one sex become more **selective** about their mates, agents of the other sex lose. The set of equilibria forms a lattice. On one end of the lattice is an equilibrium where men are **most selective** and women **least selective**, whereas on the other end is an equilibrium with the opposite property. The equilibria in such a model with negligible search **costs** predict outcomes which are the stable **matchings** in a corresponding Gale-Shapley marriage problem.

In the third essay, I study similar search models of two-sided **matching** with transferable utility. Now we need to determine the **terms** of trade besides determining who trades with whom. I consider two types of bargaining procedures: the Nash bargaining solution and a variant of alternating offer bargaining games with both bargaining parties having outside options of walking away. In either type a bargaining solution is described by a bargaining power parameter between **sellers** and **buyers**. Given a value of the bargaining power, a unique equilibrium exists. Thus there are gradations of equilibria depending on the values of the bargaining power, displaying the polarization of interests--a recurring property in two-sided **matching markets**.

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01655008 ORDER NO: AAD98-38771

BEHAVIOR OF FIRMS AND CONSUMERS UNDER SELF- SELECTING TARIFFS (DISCOUNTS)

Author: LEE, BO-SANG

Degree: PH.D.

Year: 1998

Corporate Source/Institution: CORNELL UNIVERSITY (0058)

Source: VOLUME 59/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2638. 127 PAGES

Descriptors: ECONOMICS, COMMERCE-BUSINESS ; ECONOMICS, THEORY ; BUSINESS ADMINISTRATION, **MARKETING**

Airline companies give extra benefits to old **customers** through such programs as frequent-flier bonuses. This has been the subject of a good deal of theorizing. However, what has been much **less** talked about by economists, but seems to be just as important, is the reverse phenomenon, where a company gives special benefits to new **customers**. Long distance companies do this regularly, as do credit card companies. This dissertation investigates these issues: "Why do we observe firms offering special benefits to new **customers** rather than to loyal ones?" and "How do such self-selecting tariffs affect **customers**' consumption patterns?"

The second chapter in this dissertation sheds some light on the first question. We analyze a single period model of duopolistic competition in two different **price**, the **prices** to new and loyal **customers**, with a homogeneous good in which **consumers** have heterogeneous (non-artificial) switching **costs** and heterogeneous product valuations. In equilibrium, the **price** to new **customers** is **less** than that to loyal ones; the duopolists **price** discriminate between new and loyal **customers**. They **charge** a **low price** to new **customers** to capture **low switching cost buyers** from a rival and simultaneously **charge** a **high price** to loyal **customers** to exploit a captive **market** of **high switching cost consumers**. We demonstrate welfare effects; the **price** discrimination may raise **consumer** surplus and welfare.

The third chapter presents an empirical model to explain behavior of households under self-selecting tariffs by using data on interstate interLATA (Local Access Transport Area) MTS (Message Telephone Service) calls in the United States. For empirical implementation, we **specify** our model as nested logit which enables us to capture households' interrelated choices of service options (basic or OCP which stands for Optional Calling Plan) and monthly calling patterns. By using monthly billing data over 7,000 households in the United States the estimation is performed on a subset of household's calling patterns which consists of households' chosen calling patterns and a **randomly selected** subset of calling patterns, since the set of possible calling patterns is prohibitively large. The results indicate that households adjust in response to **price** changes by changing calling patterns more readily than by shifting to alternative services. Next, the model is simulated to predict elasticities of demand (number of message minutes), revenues and service shares with respect to various hypothetical **pricing** schemes. We **find** that the effects of **price** changes in basic and/or OCP service on demand are significant but those on revenues are negligible, indicating that households try to keep their monthly payments constant by either shifting to alternative service options or changing their calling patterns.

23/5/3 (Item 3 from file: 35)

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01629679 ORDER NO: AAD98-22617

INVENTORY ROUTING PROBLEM WITH SATELLITE FACILITIES (BRANCH AND CUT, VEHICLE ROUTING PROBLEM WITH SATELLITE FACILITIES)

Author: HUANG, LIU

Degree: PH.D.

Year: 1997

Corporate Source/Institution: THE UNIVERSITY OF TEXAS AT AUSTIN (0227)

Supervisors: JONATHAN F. BARD; PATRICK JAILLET

Source: VOLUME 59/01-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 404. 113 PAGES

Descriptors: OPERATIONS RESEARCH ; ENGINEERING, INDUSTRIAL

Descriptor Codes: 0796; 0546

This dissertation studies an inventory routing problem with satellite facilities (IRPSF). The major contributions are: (1) A **cost** analysis procedure to reduce a long **term** optimization problem into a short **term** problem. (2) A rolling horizon scheme for solving the IRPSF, and heuristics for the vehicle routing problem with satellite facilities (VRPSF). (3) A branch and cut procedure to obtain optimal solution of the VRPSF.

The inventory routing problem (IRP) is a distribution problem in which **customers** rely on a central supplier for a certain commodity and keep inventory in a **storage** tank. The objective is to minimize the annual delivery **costs** while attempting to insure no stockout for each **customer**. A procedure for reducing a long **term** problem into a short **term** problem is proposed. An important aspect of the accompanying analysis is the derivation of the incremental **cost** function which reflects the long **term cost**. **Customer selection** and assignment rules are also presented. After the reduction, an IRP can be attacked by solving a series of routing problems.

A comprehensive decomposition scheme for solving the IRPSF is developed. A unique aspect of the short-term subproblem is the presence of satellite facilities where vehicles can be reloaded and **customer** deliveries continued until the closing time of the route is reached.

Three heuristics have been developed to solve the VRP with satellite facilities (**randomized** Clarke-Wright, GRASP, modified sweep). After the daily tours are derived, a parametric analysis is conducted to investigate the trade-off between distance and annual **costs**. This leads to the development of the efficient frontier from which the decision maker is free to **choose** the **most** attractive alternative. The proposed procedures are tested on data sets generated from field experience with a national liquid propane distributor.

A branch and cut methodology for solving the VRP with satellite facilities subject to capacity and route time constraints has been studied and implemented. We begin with a mixed-integer linear programming formulation and then describe a series of valid inequalities that can be used to cut off solutions to the linear programming relaxation without eliminating any feasible integer points. Several separation heuristics are then outlined that are used to generate the cuts. Embedded in the methodology is a VRP heuristic for **finding** good feasible solutions at each stage of the computation. Results are presented for a set of problems derived from our experience with a leading propane distributor.

23/5/4 (Item 4 from file: 35)

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01602255 ORDER NO: AAD98-05648

EXTENDING THE MONETARY SEARCH ENVIRONMENT (PRICE DISPERSION, SEARCH FRICTIONS)

Author: CAMERA, GABRIELE

Degree: PH.D.

Year: 1997

Corporate Source/Institution: THE UNIVERSITY OF IOWA (0096)

Supervisors: DEAN CORBAE; STEVE WILLIAMSON

Source: VOLUME 58/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3225. 120 PAGES

Descriptors: ECONOMICS, GENERAL

Descriptor Codes: 0501

In the first chapter we examine availability of **matchmaking** services in a monetary economy with search frictions. A **costly** multilateral **matching** technology provides perfect intermediated **matches**. A **costless** bilateral **matching** technology provides **random matches** but is characterized by a trading externality. Multiple equilibria exist: agents may search, trade in the intermediated sector, or do both. The **volume** of intermediated trade is endogenously determined. Money and intermediated trade may coexist, a welfare inferior outcome if the trading externality has increasing returns. Under certain **conditions** non-monetary equilibria with intermediated trade are welfare superior to monetary equilibria with search.

In the second chapter we study how changes in the **quantity** of money affect **price** dispersion or more generally the equilibrium distribution of **prices**. We relax the **storage** technology for fiat money in a prototypical search model to answer this question. When multiple units of currency can be **stored**, **buyers** and **sellers** enter **matches** with potentially different willingness to buy or **sell**. Across the distribution

of possible **matches**, **prices** will generally differ even though agents have identical preferences and technologies. We provide existence **conditions** for a particularly simple equilibrium pattern of exchange and **prices**. We show that in the limiting case where search frictions are eliminated, equilibrium **prices** are uniform. We also show that average **prices** increase with **higher** money supply.

The third chapter extends the work by Green and Zhou (1995). In an environment characterized by fixed production **costs** and an exogenous upper bound on money holdings, we provide existence **conditions** for a particularly simple equilibrium exchange pattern where a unit of currency is traded for a fixed **quantity** of goods, in all **matches**. Our **specification** rules out both the Pareto-dominance of non-monetary gift-giving outcomes, and the existence of one-**price** equilibria with unbounded money holdings, as suggested by Green and Zhou. It is also shown that the money inventory technology need not be binding in the presence of fixed production **costs**. When the **conditions** for existence of "one-**price**" equilibria are not met, we provide numerical examples of equilibria with diverse transactions patterns which generally imply **price** dispersion.

23/5/5 (Item 5 from file: 35)

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01596956 ORDER NO: AAD98-00930

INFORMATION TRANSMISSION AND INCENTIVES IN MARKETS

Author: SUOMINEN, MATTI JAAKKO

Degree: PH.D.

Year: 1997

Corporate Source/Institution: UNIVERSITY OF PENNSYLVANIA (0175)

Supervisor: GEORGE MAILATH

Source: VOLUME 58/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2763. 128 PAGES

Descriptors: ECONOMICS, GENERAL ; ECONOMICS, FINANCE ; ECONOMICS, THEORY

Descriptor Codes: 0501; 0508; 0511

This dissertation comprises of three independent essays studying information transmission and incentives in financial and non-financial **markets**. The first essay develops a structural model of stock **markets** that accounts for several stylized facts on the relationship between stock returns and trading **volume**. In this model the **rate** of public and private information arrival are probabilistic, the latter depending on the informed trader's ability and effort. The ability is uncertain and stochastically changing over time. Time series properties of the model include contemporaneous correlation between volatility and **volume**, both unconditionally and **conditional** on the current information set, and autocorrelation in volatility. When short sales constraints are included, there is a positive correlation between stock returns and **volume**. Secondly, the essay studies traders' incentives under delegated portfolio management.

The second essay studies firms incentives in credit **markets** over industry evolution. As industry evolves, the number of producers first increases and later rapidly falls. Sometimes even seventy percent of the prevailing firms exit in such a shakeout. Other stylized facts are that the **price** of the output initially falls and the **quantity** produced by each producer increases, both at a decreasing **rate**, and stabilize after the shakeout. Even though the number of firms is increasing in growing **markets**, these **markets** are also characterized by **higher** exit **rates** than the mature **markets**. In this essay I develop a model of reputation formation in credit **markets** which, when applied to growing **markets**, gives rise to these phenomena.

The third essay (joint work with Illtae Ahn) studies community enforcement in a private information, **random matching** setting, where **buyers** privately "network" for information and **sellers** have a short **term** incentive to supply **low** quality. We show that **high** quality can be sold in a sequential equilibrium when there are **M sellers** and **buyers**, even when each **buyer** periodically observes only $\$N \backslash \text{sp}^*(M)\$$ other **buyers**

' and **sellers** ' games where $\lim_{M \rightarrow \infty} N(M) > 0$. We show that when such networking is **costly** and M is large, **low** quality is supplied with positive probability in any Nash equilibrium. For this case, we characterize **conditions** for a sequential equilibrium in which both **high** and **low** quality are supplied.

23/5/6 (Item 6 from file: 35)
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01596908 ORDER NO: AAD98-00840
THREE ESSAYS ON REPEATED GAMES WITHOUT PERFECT INFORMATION (GAME THEORY, IMPERFECT OBSERVABILITY, SEQUENTIAL EQUILIBRIUM)
Author: AHN, ILLTAE
Degree: PH.D.
Year: 1997
Corporate Source/Institution: UNIVERSITY OF PENNSYLVANIA (0175)
Source: VOLUME 58/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 2785. 134 PAGES
Descriptors: ECONOMICS, THEORY
Descriptor Codes: 0511

In repeated games in which some players do not observe other players' actions, effective information transmission among players is an essential element in supporting a nontrivial equilibrium. The purpose of this dissertation is to study the information transmission and understand how incentive problem that might arise due to the imperfect observability may **restrict** some equilibrium outcomes. Chapter 1 studies a repeated **buyer - seller** relationship in a **random matching** setting, where **buyers** privately "network" for information and **sellers** have a short term incentive to supply **low** quality. **High** -quality production equilibrium is provided even when each **buyer** periodically interacts with only a small number of other **buyers**: the number can grow only at a **rate** of square root of total population. When networking is **costly**, **low** quality has to be supplied with positive probability in any equilibrium. For this case, we characterize **conditions** for an equilibrium in which both **high** and **low** quality are supplied. However, the analysis here does not fully elucidate the incentive problem caused by imperfect observability. In general, a player's punishing behavior might not be distinguished from his own deviation by other players and so the punisher might be punished as well. This potential confusion raises the incentive issue of why an observer of a deviation initiate punishments rather than conceal the information. Chapter 2 directly addresses this issue by studying repeated games in which at **least** one player observes all the other players' actions while the other players only observe actions of the perfect observer and possibly some other players. The **restrictions** on the stage game payoff are obtained for the Nash-threat Folk theorem. Chapter 3 considers a repeated game in which a single long-run player plays a fixed stage game against an infinite sequence of a different set of N short-run players. The stage game played by the $N + 1$ players is a finite game of perfect information. If short-run players only observe the plays of the last K stage games rather than all previous ones, for almost all discount factors the only pure strategy equilibrium of the repeated game is simply the repetition of the stage game equilibrium.

23/5/7 (Item 7 from file: 35)
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01590982 ORDER NO: AAD97-29586
INDUSTRIAL BUYER- SELLER LONG- TERM RELATIONSHIPS: A CAUSAL MODEL INCORPORATING ANTECEDENT FACTORS (ORGANIZATIONAL COMMITMENT)
Author: HA, JOSEPH CHUNGHI
Degree: PH.D.
Year: 1997
Corporate Source/Institution: RUTGERS THE STATE UNIVERSITY OF NEW JERSEY

- NEWARK (04

Director: H. S. JAGPAL

Source: VOLUME 58/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1371. 167 PAGES

Descriptors: BUSINESS ADMINISTRATION, **MARKETING** ; BUSINESS
ADMINISTRATION, MANAGEMENT

Descriptor Codes: 0338; 0454

This study attempts to expand current understanding of **buyer -seller** long-term relationships by developing a causal model incorporating the antecedent factors of business relationships among industrial **buyers** and **sellers** from a **buyers** ' perspective. Long-term relationships are conceptualized by the degree of organizational commitment to the current relationship. It is argued that structural and social bonding are the two major antecedent factors of **buyer -seller** long-term relationships.

A literature review revealed that the **most** significant determinants of structural bonding are: (1) technology, (2) relative attractiveness of other available alternative relationships, (3) adaptation to the relationship partner, (4) importance of the exchange relationship, and (5) perceived environmental uncertainty. The **most** significant determinants of social bonding are (1) satisfaction and (2) trust. We develop and test several research hypotheses about these antecedent variables. Based on these research hypotheses, a global model of the antecedent factors of **buyer -seller** long-term relationships is proposed.

Using the key informant method, we collected data from purchasing managers in six industries (Standard Industrial Classification codes 33 to 38). The sample frame was **randomly** generated from a mailing list of Dun and Bradstreet's **Marketing** Services. Of the 1000 questionnaires that were mailed, 253 were returned (yielding a response **rate** of 25%).

The causal relationships in the model were tested through a structural equation modeling approach using LISREL VIII. **Most** research hypotheses were supported. Of the five determinants of structural bonding, importance of the exchange relationship had the biggest impact on structural bonding, while adaptation to the relationship partner, relative attractiveness of other available alternative relationships and technology showed positive effects. Satisfaction with the relationship partner had a significant impact on social bonding. As hypothesized, structural and social bonding influence each other.

Specifically , we find that structural bonding has an impact on commitment, thus implying that **buyers** enter into long-term commitments with suppliers because of structural relationships. The results also indicate that social bonding has an indirect effect on commitment through structural bonding. However, because personal satisfaction with the **sellers** is a nontrivial determinant of long-term relationships, **sellers** should focus on improving social relationships with their business partners.

23/5/8 (Item 8 from file: 35)

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01576866 ORDER NO: AAD97-33648

**ESSAYS ON BANK STRUCTURE, ECONOMIC GROWTH, AND PRICE LEVEL VOLATILITY
(CREDIT RATIONING)**

Author: GUZMAN, MARK GREGORY

Degree: PH.D.

Year: 1997

Corporate Source/Institution: CORNELL UNIVERSITY (0058)

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Source: VOLUME 58/05-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1851. 144 PAGES

Descriptors: ECONOMICS, THEORY ; ECONOMICS, GENERAL ; BUSINESS
ADMINISTRATION, BANKING

Descriptor Codes: 0511; 0501; 0770

The first chapter analyzes the equilibrium growth paths of two economies that are identical, except for the organization of their

financial systems: in particular, one has a competitive banking system and the other has a monopolistic banking system. Monopoly in banking tends to depress the equilibrium law of motion for the capital stock for either of two reasons. When credit rationing exists, monopoly banks ration credit more heavily. When credit is not rationed, the existence of monopoly banking leads to excessive monitoring of credit financed investment. Both of these have adverse consequences for capital accumulation. In addition, monopoly banking is more likely to lead to credit rationing than is competitive banking. Finally, the scope for development trap phenomena to arise is considered under both banking systems.

The second chapter extends the results of the first chapter by considering a duopolistic banking system. If the bank's behavior is characterized by Cournot-Nash equilibrium, then, as with monopoly, there will be adverse consequences for capital accumulation. **Specifically**, when credit is not rationed, a duopoly bank behaves identically to a monopoly bank. When there is credit rationing, a duopoly bank's choice of interest **rates** is detrimental (beneficial) to capital accumulation as compared to a competitive (monopoly) bank. This results from the fact that a duopoly rations credit more (**less**) heavily than a competitive (monopolistic) banking system. In addition, compared to competition (monopoly) a duopoly will lead to greater (**less**) credit rationing. Finally, a development trap is more (**less**) likely to arise with a duopoly than with competitive (monopoly) banking.

The third essay investigates sunspot equilibria in a static, one-commodity model with taxes and transfers denominated in money units. Volatility in this economy is purely monetary, since the only uncertainty is about the **price** level. Simple, robust examples of sunspot equilibria, that are not mere **randomizations** over certainty equilibria, are constructed. The source of these sunspot equilibria are also **identified**: equilibrium in the securities **market** is determined as if there were no **restricted consumers** and the unrestricted **consumers** face intrinsic uncertainty. Perfect securities **markets** eliminate allocation uncertainty, but they exacerbate **price** -level volatility.

23/5/9 (Item 9 from file: 35)

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01490440 ORDER NO: AADAA-I9624179

IMPACT OF FINANCIAL RISK ON UNITED STATES APPAREL BUYERS' NEED FOR INFORMATION SOURCES AND INFORMATION ON PRODUCT CHARACTERISTICS AND VENDOR REPUTATION

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Source: VOLUME 57/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1058. 201 PAGES

Descriptors: EDUCATION, HOME ECONOMICS ; BUSINESS ADMINISTRATION, **MARKETING** ; BUSINESS ADMINISTRATION, MANAGEMENT

Descriptor Codes: 0278; 0338; 0454

Having pertinent information is a key to successful and profitable apparel purchasing. Fashion apparel **buyers** use information sources to obtain information on product characteristics and on **vendor** reputation. The perceived financial risk of the purchasing activity has been shown to affect ratings of importance of the need for information. Few studies have addressed how fashion apparel **buyers** evaluate and react to perceived financial risk in their purchasing task. The purpose of this study is to examine the impact of **high** and **low** perceived risk on U.S. apparel **buyers** ' need for information sources and for information on product characteristics and **vendor** reputation variables during the apparel purchasing decision making process. Data (N = 110) were obtained from a **random** sampling of apparel **buyers** listed in the Million Dollar Directory (1995). The questionnaire, administered through a mail survey, contained two scenarios and demographic questions about the **buyers** and their firms.

Based on the scenarios, respondents **rated** the importance of the need for information sources and for information types.

Data were analyzed using **matched** pair t-tests, analysis of variance with post-hoc tests, multiple regression, and Pearson product moment correlations. **Matched** pair t-tests showed that the respondents' importance ratings for the information sources, product characteristics, and **vendor** reputation variables varied in the two risk scenarios. Analysis of variance results showed that the need for the upper management and another **buyer** /peer information sources and for information on **consumer** demand, ability to meet **specifications** , and delivery reliability were significantly more important than the other listed information sources or types. Multiple regression analysis showed that the ratings of a chance of a financial gain or loss were negatively related to the firms' **store** type in both scenarios and positively related to the **buyers** ' experience in buying imported apparel in the **high** perceived risk scenario. In the **low** risk scenario, the **buyers** ' frequency of being confronted with such a scenario was positively related to their **rated** chance of a financial loss or gain. Pearson correlations revealed **mostly** positive correlations between information sources and types of information.

The results of this study show that perceived financial risk is an important variable in the apparel purchasing decision making process. Overall, the importance ratings of information sources and types of information are consistent with the **findings** of related previous studies.

23/5/10 (Item 10 from file: 35)

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01416591 ORDER NO: AADAA-I0575789

BEHAVIORAL MODELS OF TRADE IN FINANCIAL MARKETS

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Degree: PH.D.

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Supervisor: JERRY A. HAUSMAN

Source: VOLUME 56/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 643.

Descriptors: ECONOMICS, GENERAL

Descriptor Codes: 0501

This thesis consists of three essays on the nature of trade in financial **markets** . The common theme throughout each paper is the idea that individuals are heterogeneous. Investor heterogeneity is a necessary **condition** for trade in financial **markets** .

In the first study, we develop a theory of trade in financial **markets** based on assumptions that **market** participants frequently revise their demand **prices** and **randomly** encounter potential trading partners. The model describes two distinct ways informational events affect trading **volume** . One method is that investor disagreement leads to increased trading. But, the observation of abnormal trading **volume** does not necessarily imply disagreement, and **volume** can increase even if investors interpret information identically, if they also have divergent prior expectations.

The theoretical framework developed here is mapped into an empirical test of the conjectures we make concerning the effects of information flows, return volatility, and **market** liquidity on trading intensity. We compare the implications of our model with the **findings** of various other theories of intraday trading patterns, order placement, and block trading. We confirm our hypothesis that information flows strongly affect intraday trading intensity, however, security-specific information is dominated by **market** -wide information flows. This **finding** is consistent with our theory yet inconsistent with several leading theories of intraday trading patterns. These **finding** are **most** acute for the type of trader. Both **buyer** -initiated and **seller** -initiated traders use **market** -wide signals rather than security-specific signals to decide to trade. Furthermore, we **find** that while **market** -**market** trades are influenced by security-

specific information, **market** -limit and block trades are not. In addition, we control both for changes in the distribution of beliefs with return volatility and changes in **market** liquidity and we **find** that these variables are significant determinants of aggregate trading intensity and the sub-sample trading intensity.

In a second paper, we study the impact of **market** centralization on its performance, examining four alternative models of exchange: a consolidated clearing house, fragmented clearing houses, a monopoly dealer **market**, and an interdealer **market**. The effects of the **market** mechanism on the expected **quantity** traded, the **price** variance faced by individual traders, the quality of **market** signals, the expected gains from trade, and the exchange implementation **costs** are studied.

The third essay presents a new theory of bubbles, or discrepancies between the **market** clearing **price** and the fundamental value of an asset. In our setting, Bayesian traders, oriented towards long-term gains, receive private information ('news') and make inferences from noisy **price** signals. **Price** exhibits **higher** variance than the fundamental value (the latter defined as the fully-aggregated expected value) especially when news is informative but infrequent. The corresponding bubbles are self-limiting, but exhibit momentum and overshooting. (Copies available exclusively from MIT Libraries. Rm. 14-0551, Cambridge, MA 02139-4307. Ph. 617-253-5668; Fax 617-253-1690.)

23/5/11 (Item 11 from file: 35)

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01407940 ORDER NO: AADAA-I9514013

THE IMPACT OF MICRO-MARKETING ON PRICING STRATEGIES

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Source: VOLUME 55/12-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3922. 167 PAGES

Descriptors: BUSINESS ADMINISTRATION, **MARKETING**

Descriptor Codes: 0338

Micro-marketing refers to the practice of customizing the merchandizing of **consumer** goods at the retail **store** level, rather than adopting a uniform **pricing** policy for all **stores**. The full decision-theoretic profit maximization problem is posed and solved to reveal the value of micro-marketing **pricing** strategies. This thesis takes a general approach to modeling brand competition by constructing systems of demand equations for each category. We apply these demand models to **store** -level optical scanner data for the refrigerated orange juice category from Dominick's Finer Foods. This modeling approach avoids imposing **specific** substitution patterns on a category, but results in a huge number of parameters making it difficult to reliably measure **store** -level differences in **price** sensitivity.

To improve our estimates we use cross-store information in a hierarchical Bayesian model. Shrinkage techniques allow the estimates to fall between the extremes of pooling all **stores** and individual **store** models. Formally this is a **random** coefficient model in which a component of the parameter variation is related to demographic and competitive characteristics of the **store** 's trading area. To estimate this model we use Gibbs sampling, a recent advance in statistical computing, to compute the exact finite-sample posterior distribution of model parameters and profits. The **price** elasticity estimates are validated by comparison to actual **randomized** field experiments. In addition we compare the out-of-sample performance of the hierarchical model estimates to the individual linear models and **find** a 20% reduction in the mean-squared error of the predictions.

The results presented in this thesis show that improved **pricing** strategies can increase chain-wide profits by over 20%. To better reflect competitive pressures and **consumer** responses we introduce constraints on

revenue and average **price**. With these constraints micro **marketing pricing** strategies can increase profits by 3 to 4%. The typical supermarket retailer's profit margin is **less** than 3% after allowing for **selling costs**. When we compare these micro-**marketing** profit increases to current profit returns, we **find** that micro-**marketing pricing** strategies could have a large impact upon retailer profitability.

23/5/12 (Item 12 from file: 35)

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01399547 ORDER NO: AAD95-08321

IDENTITY CONSTRUCTION THROUGH COLLECTIVE AFFILIATION: AN EXAMINATION OF STATUS ENHANCEMENT IN THE CALIFORNIA WINE INDUSTRY

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Source: VOLUME 55/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3237. 112 PAGES

Descriptors: BUSINESS ADMINISTRATION, MANAGEMENT; BUSINESS
ADMINISTRATION, GENERAL; SOCIOLOGY, SOCIAL STRUCTURE AND
DEVELOPMENT

Descriptor Codes: 0454; 0310; 0700

This dissertation investigates the role of collective identity, affiliation, and status as they affect organizational outcomes in the competitive **marketplace**. In particular, it explores organizational and environmental factors that may predict when and which organizations will engage in collective affiliation, and it examines the impact of affiliation and status on an organization's ability to command **higher prices**. The empirical focus is on the role of the appellation system in the California wine industry. Appellation affiliates are considered to compose a network of producers who **choose** to **selectively** co-align and adopt a common identity. 10,079 alignment decisions made by 595 wineries among 73 different appellations are examined over a ten year period. A **random** effects model based on Generalized **Least** Squares Regression procedures is used to examine the proposed relationships among organizational characteristics, environmental factors, status of affiliation, and **price**. Results indicate that older organizations and those that distribute directly to **consumers** are more likely to affiliate with **high**-status collectives. Moreover, organizations are more likely to affiliate with **high**-status others in response to **low** demand and **low** demand growth, though affiliation strategies appear to be limited by the number of organizations competing for **high**-status alignment. **Most** important, the results suggest that **high**-status affiliation allows organizations to command **higher prices** for their products, controlling for the effects of quality at several levels. The dissertation contributes to organization theory by **specifying conditions** under which organizations cultivate a collective identity and by examining the dynamics by which affiliation shapes identity and influences organizational outcomes in the competitive **market**.

23/5/13 (Item 13 from file: 35)

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01399134 ORDER NO: AAD95-06988

THE IMPACT OF THE REMOVAL OF REGULATORY CONTROLS: EMPIRICAL AND EXPERIMENTAL EVIDENCE (MARKET)

Author: KUJAL, PRAVEEN

Degree: PH.D.

Year: 1994

Corporate Source/Institution: THE UNIVERSITY OF ARIZONA (0009)

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Source: VOLUME 55/10 OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3256. 160 PAGES
Descriptors: ECONOMICS, GENERAL
Descriptor Codes: 0501

This dissertation looks at the impacts of removing regulatory controls on **market** structure, **market** performance, and **market** power. It looks at the effect of removing **price** and quantity controls in several economies and in Posted-Offer experimental **markets**. Understanding the impact of regulatory controls, and their removal, is increasingly relevant in the light of the world-wide relaxation of regulatory barriers.

I **first** look at the effect of removal of **market** controls in several economies all over the world and **identify** factors that can impede the deregulatory process. This is followed by a study of the effect of deregulation in the car and the scooter industry in India. The relaxation of regulatory controls is found to impact to **market** structure, product mix, and quality. Both the **markets** become increasingly competitive both in product mix and quality. The relaxation of regulatory controls has clearly benefited the **consumers** by increasing product choice and quality.

Two types of quantity controls, firm-specific and **market** quotas, are **identified**. It is found that firm-specific quotas alter the **market** supply in a fundamentally different manner than do **market** quotas. The removal of **price** controls and firm-specific quantity controls is studied in an experimental posted offer **market**. It is found that firm-specific quotas affect the convergence of average contracted **prices** in Posted-Offer **markets**. **Prices** tend to converge from below the **market** clearing **price**. Secondly, **markets** under **price** controls are more efficient than under quantity **restrictions**. This is explained by looking at the effect on search space. Quantity **restrictions** affect the **price** search space in a different manner than do **price** controls. Quantity controls allow search in the **price** space thereby affecting the short run equilibrium in **markets**. **Sellers** tend to **price** themselves out of the **market** in the short run thereby affecting the short-run efficiency. Finally, I look at the effect on dynamic **market** power of removing quantity **restrictions**. It is shown that the measurement of **market** power in an environment with changing capacities can lead to misleading conclusions. What is perceived as a decline in **market** power may in fact not affect the **market** power of the incumbents. Thus near monopoly outcomes can be misleadingly viewed as declines in **market** power.

23/5/14 (Item 14 from file: 35)
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01387403 ORDER NO: AADNN-89348
PRICING PERISHABLE INVENTORIES BY USING MARKETING RESTRICTIONS WITH APPLICATIONS TO AIRLINES
Author: LI, MICHAEL ZHI-FENG
Degree: PH.D.
Year: 1994
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Supervisor: SHELBY BRUMELLE
Source: VOLUME 55/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 2476. 230 PAGES
Descriptors: BUSINESS ADMINISTRATION, **MARKETING**; TRANSPORTATION
Descriptor Codes: 0338; 0709
ISBN: 0-315-89348-6

This thesis addresses the problem of **pricing** perishable inventories such as **airlines** seats and hotel rooms. It also analyzes the **airline** seats allocation problem when two **airlines** compete on a single-leg flight. Finally, several existing models for seat allocation with multiple **fares** on a single-leg flight are compared.

The **pricing** framework is consistent with modern yield management tools which utilize such **restriction** such as weekend stayover to segment the **market**. One model analyzed considers a **restriction** which is

irrelevant to one set of **consumers** , but which the others **find** so onerous that will not purchase a **restricted** ticket at any **price** . If the **consumers** who do not mind the **restriction** are **less price** sensitive than those who **find** the **restriction** onerous, then the thesis shows that there is an optimal policy for a monopolist which will **sell fares** at no more than three **price** levels.

When two **restrictions** are allowed in the model, if one is more onerous than the other in the sense that the set of **consumers** who would not buy a ticket with the first **restriction** is a subset of those who would not buy it with the second **restriction** , then the **restrictions** are said to be nested. If the sets of **consumers** who would not buy tickets with the first **restriction** is disjoint from those who would buy with the second **restriction** , then the **restrictions** are said to be mutually exclusive. If two **restrictions** are either nested or mutually exclusive, then a monopolist needs at **most** four **price** levels with three types (i.e. combinations of **restrictions**) of product. With two general **restrictions** , the monopolist may need five **price** levels with four types of product.

The **pricing** model is applied to **restrictions** which are based on membership in a particular organization. For example, employees of an **airline** are frequently eligible for special **fares** . Some **airline** provide special for government employees or for employees of certain corporations. An analysis is given to help **airlines** understand the **costs** and benefits of such arrangements.

A model of two **airlines** on a single-leg flight is developed for the case where the **airlines** have fixed capacity and fixed **price** levels for two types of **fares** --full and discount. The **airlines** compete by controlling the number of discount **fares** which they **sell** . The split of the **market** between the **airlines** is modelled in two different ways. First, the **airlines** might share the **market** for a **fare** class proportionally to their allocation of seats to that **fare** class. In this case, under certain **conditions** , there exists an equilibrium of pairs of booking limits for the discount **fare** such that each **airline** will protect the same number of seats for the full **fare** **customers** , even when the demands are **random** and stochastically dependant. The second **market** sharing model assumes that the **airlines** share the **market** demand equally. In this case, when the demands are deterministic, then there is an equilibrium solution where each **airline** will protect enough seats to split equally the **market** for the full **fares** .

Finally, three existing seat allocation models for multi-**fare** single-leg flights with stochastically independent demands are compared. It is shown that the optimality **conditions** for each of these models are analytically equivalent, thus providing a unified approach to the problem.

23/5/15 (Item 15 from file: 35)

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01349257 ORDER NO: AAD94-11407

VERTICAL ECONOMIES AND DIVORCEMENT LAWS: AN EMPIRICAL STUDY (PETROLEUM)

Author: DAVIS, NEAL CHARLES

Degree: PH.D.

Year: 1993

Corporate Source/Institution: AUBURN UNIVERSITY (0012)

Director: DAVID L. KASERMAN

Source: VOLUME 54/11-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 4198. 212 PAGES

Descriptors: ECONOMICS, COMMERCE-BUSINESS; ECONOMICS, GENERAL;
ENGINEERING, PETROLEUM; ENERGY

Descriptor Codes: 0505; 0501; 0765; 0791

Divorcement legislation for the domestic petroleum industry is an ongoing consideration for both state governments and the federal government. Divorcement legislation, which prevents petroleum refiners from directly operating in gasoline retailing within some political jurisdiction, currently exists in five states and the District of Columbia. The effect of these laws is a matter of heated debate between advocates and

critics of divorcement legislation. Previous studies have focused only on the increase in retail motor gasoline **prices** apparently caused by such legislation. However, it is more informative to examine the effect of divorcement on operating **cost**, which this study does.

A review of the legislative history of divorcement legislation and the many similar varieties of legislation, called divorcement-type legislation is presented. The **most** common of the related types of legislation are open supply bills, "below **cost**" **pricing restrictions**, and **restrictions** on the ability of refiners to renew or **terminate** franchise relationships.

A short-run quadratic **cost** function for domestic petroleum firms is estimated that includes outputs and fixed capital inputs. The estimation utilizes a particular type of feasible generalized **least** squares (FGLS), which is called a **random** effects error components model. FGLS is found to dominate ordinary **least** squares (OLS) and a fixed effect covariance model, which is a **least** squares dummy variable model (LSDV).

A variation of the multi-product concept of economies of scope, known as vertical economies, is applied to the estimated parameters of the **cost** function in order to compute the short-run version of overall economies of scale, vertical economies, and a combination of vertical economies and economies of scope, known simply as economies. Calculations of these measures of economies indicate that vertical integration appears to reduce operating **cost**.

Implications of these **findings** for policy considerations are then noted. In particular, the results of this study lend some support to the claims that divorcement legislation elevates **costs** and is antagonistic toward domestic **consumers** in domestic retail motor gasoline **markets**. Thus, divorcement and divorcement-type legislation may be even **less** socially desirable than was previously estimated.

23/5/16 (Item 16 from file: 35)

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01313939 ORDER NO: AAD93-31203

MEASURING PRICE SENSITIVITY: A MODEL OF CONSUMER PRICE INERTIA

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Degree: PH.D.

Year: 1992

Corporate Source/Institution: THE UNIVERSITY OF FLORIDA (0070)

Chairperson: J. WESLEY HUTCHINSON

Source: VOLUME 54/06-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2231. 224 PAGES

Descriptors: BUSINESS ADMINISTRATION, **MARKETING**; STATISTICS;
ECONOMICS, COMMERCE-BUSINESS

Descriptor Codes: 0338; 0463; 0505

This dissertation proposes **price** inertia, the tendency of **consumers** to **restrict** purchases in a product category to brands in the same **price** range, as a unifying construct that integrates recent research on reference **prices** and **market** structure defined by **price** tiers. The model **specifies** heterogeneity among **consumers** in **terms** of differences in acceptable **price** ranges, allowing for a variety of patterns of aggregate **price** sensitivities to be empirically determined. The model helps resolve the apparent contradiction between the assumption of reference **price** models of vigilant tracking of brand **prices** by all **consumers** and the **findings** of descriptive survey research that reveal poor **price** knowledge at the brand level for many **consumers**.

An exploratory **random** telephone survey of **consumers** in Florida found prima facie evidence for the assumption of the model of the existence of acceptable **price** ranges for six product categories. A majority of **consumers** had upper bounds on the acceptability of **prices** for frequently purchased product categories that were within the range of observed **prices**.

An extensive analysis of scanner panel data established that the **price** tier variable **specified** by the model of **consumer price** inertia was a significant influence on brand choice for all three product

categories examined. Probability of purchasing a brand increased significantly as a function of the membership of the **price** of the brand in the range of acceptable **prices** for the **consumer**, even after accounting for tendencies to **restrict** purchases to a small set of brands, a small set of sizes, and main effects of **price** and promotion. The effect of **price** inertia dominated that of reference **price** for one product category, and was comparable or slightly better for the other two categories. There was little difference between the two measures in terms of predictive validity for a holdout sample. **Price**, promotion and consideration set membership defined as the set of items purchased in the recent past were the strongest and **most** consistent predictors of brand choice.

The model of **consumer price** inertia points to the deleterious long **term** effects of frequent category-wide **price** promotions on **consumer price** sensitivity.

23/5/17 (Item 17 from file: 35)

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01302666 ORDER NO: AADMM-75728

INVENTORY MODELS WITH INVENTORY-LEVEL-DEPENDENT DEMAND

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Year: 1992

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Source: VOLUME 31/03 of MASTERS ABSTRACTS.

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Descriptors: BUSINESS ADMINISTRATION, MANAGEMENT; BUSINESS
ADMINISTRATION, **MARKETING**

Descriptor Codes: 0454; 0338

ISBN: 0-315-75728-0

It is often recognized by **marketing** people and practitioners that, for a variety of items, the **quantity** displayed has a motivational effect on demand and sales. An increase in an item's supermarket shelf-space is known to induce more **consumers** to buy it and/or a **specific consumer** to buy more of it. With items the units of which are not exactly identical, a **consumer** may like the feeling of having a wide "**selection**". For the same reason, producers often want their products to be widely displayed in **stores**. In all these situations, we can see that the demand, or demand **rate**, tend to depend on the inventory level, and thus constitute endogenous variables. Unfortunately, this common fact has rarely been captured by the operations management literature; the inventory models currently available usually describe the demand, or demand **rate**, as exogenous variables, which are completely independent of the inventory level. This thesis presents a theoretical study of the effect of inventory-level-dependent demand on inventory control policies. Three types of models with inventory-level-dependent demand, or demand **rate**, functions are formulated; single period models, periodic review models and continuous review models. Some of these models also incorporate yield **randomness**. Important properties and solutions for the models discussed are derived, and further research opportunities are proposed.

23/5/18 (Item 18 from file: 35)

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01278006 ORDER NO: AAD93-06270

A CASE STUDY OF A COLLEGE CONSUMER POPULATIONS' FACTORS IN ENROLLING, WITHDRAWING AND NON-ATTENDING: PURPOSES, REASONS AND SATISFACTIONS (COLLEGE MARKETING)

Author: DIXON, JOHN FREDERICK

Degree: ED.D.

Year: 1992

Corporate Source/Institution: COLUMBIA UNIVERSITY TEACHERS COLLEGE (0055)

)
Sponsor: FRANK L. SMITH
Source: VOLUME 53/11-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3746. 248 PAGES
Descriptors: EDUCATION, ADMINISTRATION; BUSINESS ADMINISTRATION,
MARKETING ; EDUCATION, **HIGHER**
Descriptor Codes: 0514; 0338; 0745

The purpose of the study was to examine factors pertinent to problems that New York City Technical College (NYCTC) of the City University of New York (CUNY) faces in the areas of student recruitment, attrition and image of the college, and to provide information to serve as the basis for the development of a college **marketing** plan.

Specific areas of interest in the study included the effectiveness of current **marketing** practices, perceptions of NYCTC among **selected** publics, important aspects or **selling** points of the college's present offerings, satisfaction of **consumer** segments with programs and services, and causes for student withdrawal and nonenrollment.

The publics of interest that were **randomly** sampled in the present study were enrolled students (n = 497), alumni (n = 137), withdrawn (n = 86) and admitted but non-attending (n = 77) students, and faculty/staff (n = 72). These numbers represented response **rates** for the five subsamples ranging from 39% for alumni to 83% for enrolled students.

There were two **findings** that call attention to a critical issue for educational administration and for two-year colleges in particular. (1) The two **most** frequently reported purposes for entering NYCTC were to get an associate degree (71%) and to transfer to a four-year college (69%). (2) The **most** frequently given reason for withdrawing was "Decided to attend a different college" (45%).

In **terms** of retention **marketing**, two distinct primary **market** segments need to be **identified** and targeted: students whose purpose is to transfer to a four-year school and those whose purpose is to complete a **specific** program of the given college **terminating** in a AA degree. Two-year colleges need to devise strategies to deal with the "entering to leave" phenomenon, i.e., the attrition of students whose purpose on entering is to transfer to a four-year college. In addition to developing articulation programs with upper-level colleges, it would be helpful to all two-year institutions to **identify** the purposes of students on entrance and to target such students for special advisement and involvement in order to retain them for their full course of studies and the completion of their degree.

23/5/19 (Item 19 from file: 35)
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01259323 ORDER NO: AAD93-01892

A THEORY OF SEARCH AND ITS EMPIRICAL INVESTIGATION (CONSUMER BEHAVIOR, INFORMATION SEARCH, GROCERY PURCHASE)

Author: PUTREVU, SANJAY

Degree: PH.D.

Year: 1992

Corporate Source/Institution: STATE UNIVERSITY OF NEW YORK AT BUFFALO (0656)

Adviser: ARUN K. JAIN

Source: VOLUME 53/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3296. 160 PAGES

Descriptors: BUSINESS ADMINISTRATION, **MARKETING**

Descriptor Codes: 0338

This research proposes and empirically tests a conceptual model of **consumer** information search behavior. Information search has been studied from two different perspectives: (1) **consumer** behavior and (2) economics. **Most** work in **consumer** behavior is descriptive and does not tell us to what extent actual behavior of **consumers** approximates optimal search strategies when information is **costly** and processing capacity is limited. On the other hand, models proposed in the economics literature are

normative but they have **very restrictive** assumptions about the nature of the search process. This makes it very difficult to empirically implement these models.

The proposed model addresses the above limitations. The process of obtaining a "better buy" is modelled as a household production process in which the time spent searching leads to a "better buy". The proposed model makes an important contribution to the search literature because it is a normative model that does not have any **restrictive** assumptions about the nature of the search process. This aspect of the model makes it empirically testable. The model has a number of predictions about the optimal behavior of rational **consumers**, all of which can be tested. The model is empirically tested in the context of grocery purchase behavior using a **random** sample of 2000 grocery **shoppers** in the Buffalo SMSA. The contributions of the study include (1) a test of whether **consumer**'s external search behavior for groceries is consistent with a model of optimal search behavior, (2) the **identification** of the key determinants of external search for information, (3) recognition and incorporation of the interactions among the various exogenous variables, (4) **identification** of the patterns and extent of information search for groceries and (5) prediction of **consumer** search behavior based on a few characteristics.

23/5/20 (Item 20 from file: 35)

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01225282 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.

DYNAMIC SCHEDULING OF QUEUEING NETWORKS (SCHEDULING)

Author: OU, JIHONG

Degree: PH.D.

Year: 1991

Corporate Source/Institution: MASSACHUSETTS INSTITUTE OF TECHNOLOGY (0753)

Supervisor: LAWRENCE M. WEIN

Source: VOLUME 53/02-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1046.

Descriptors: OPERATIONS RESEARCH; COMPUTER SCIENCE

Descriptor Codes: 0796; 0984

We study various aspects of scheduling a queueing network in a dynamic environment. For a traditional multi-class, multi-stage open queueing network, we assess the improvement in performance that might be achieved by optimally scheduling the queueing network. In particular, a stochastic process is defined whose steady-state mean value is **less** than or equal to the mean number of **customers** in a queueing network under any arbitrary scheduling policy. Thus, this process offers a **lower** bound on performance when the objective of the queueing network scheduling problem is to minimize the mean number of **customers** in the network. Since this bound is easily obtained from a computer simulation model of a queueing network, its main use is to aid job-**shop** schedulers in determining how much further improvement (relative to their proposed policies) might be achievable from scheduling. Through computational examples, we **identify** some factors that affect the tightness of the bound.

We also consider a scheduling problem for a multiclass, single-server make-to-stock queue that is motivated by semiconductor wafer fabrication. A single workstation fabricates semiconductor wafers according to a variety of different processes, where each process consists of multiple states of service with a different general service time distribution at each stage. A batch (or lot) of wafers produced according to a particular process **randomly** yields chips of many different product types, and completed chips of each type enter a finished goods inventory that services exogenous **customer** demand for that type. The scheduling problem is to dynamically decide whether the server should be idle or working, and in the latter case, to decide which stage of which process type to serve next. The objective is to minimize the long run expected average **cost**, which includes **costs** for holding work-in-process inventory (which may differ by process type and service stage) and backordering and holding finished goods inventory (which may differ by product type). We assume the workstation

must be busy the great majority of the time in order to satisfy customer demand, and approximate the scheduling problem by a control problem involving Brownian motion. A scheduling policy is derived by interpreting the exact solution to the Brownian control problem in terms of the production/inventory system. The proposed dynamic scheduling policy takes a relatively simple form and appears to be effective in numerical studies. (Copies available exclusively from MIT Libraries, Rm. 14-0551, Cambridge, MA 02139-4307. Ph. 617-253-5668; Fax 617-253-1690.)

23/5/21 (Item 21 from file: 35)
DIALOG(R)File 35:Dissertation Abstracts Online
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01202741 ORDER NO: AAD92-05025
MODELS OF PRODUCT ADAPTATION IN EXPORT MARKETING (MARKETING)
Author: ARUNTHANES, WIBOON
Degree: PH.D.
Year: 1991
Corporate Source/Institution: UNIVERSITY OF MARYLAND (0117)
Directors: THOMAS V. GREER; ABDUL ALI
Source: VOLUME 52/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3354. 226 PAGES
Descriptors: BUSINESS ADMINISTRATION, **MARKETING** ; BUSINESS
ADMINISTRATION, MANAGEMENT
Descriptor Codes: 0338; 0454

Whereas standardized products may be suitable in targeting certain segments, there are many examples of companies that have made major strategic mistakes by trying to standardize their products across all **markets** and failed. In addition, in the majority of cases, research has indicated that exported products require some forms of adaptation. As a result, an increasing amount of research attention is being given to the need to adapt products when entering export **markets** .

Although a number of conceptual frameworks have been proposed, there is a paucity of empirical literature which addresses issues central to the degree of product adaptation. To help fill this gap, this dissertation proposes theoretical models which explain how major variables--**market** factors, environmental factors, competition factors, firm and management characteristics, the degree of product adaptation, and product performance--are interrelated. Cross-sectional data was gathered from a survey **randomly** drawn from a list of active U.S. exporters in various industries. LISREL 7 was used to estimate the parameters of the models.

The results reveal that: (1) exporting firms tend to adapt the components that are relatively easier and **less** expensive; (2) the adaptation of these components is often required by regulations to gain access into an overseas **market** . The **findings** confirm that the major determinants of the degree of product adaptation include: (1) the degree of differences between the domestic **market** and overseas **market** in terms of **customers** ' product preference, government regulations, and **marketing** infrastructure; (2) the intensity of overseas competition; (3) the intensity of domestic competition; and (4) the organizational factors such as the degree of **market** orientation and attitudes toward exporting. Finally, the practice of product adaptation was found to increase a **rate** of sales growth in the overseas **market** .

This dissertation allows a better understanding of the product adaptation process and provides insights which benefit both public policy makers and exporters. By gaining a better understanding of export behavior, public policy makers could develop effective export promotion programs. Implications from the **findings** also help exporters to better understand the practice of product adaptation and to target their resources in the right direction.

23/5/22 (Item 22 from file: 35)
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01197531 ORDER NO: AAD002904

PENSIONS AND THE IMPLICIT CONTRACT THEORY

Author: BENEDICT, MARY ELLEN

Degree: PH.D.

Year: 1991

Corporate Source/Institution: CARNEGIE-MELLON UNIVERSITY (0041)

Source: VOLUME 52/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3020. 160 PAGES

Descriptors: ECONOMICS, LABOR

Descriptor Codes: 0510

This dissertation explores an area of pension economics that builds on the finance and labor economics literature. It first tests whether a compensating differential exists between wages and pensions and what type of employment contract underlies this tradeoff. It then analyzes whether the employment contract deters opportunistic behavior by the firm.

The analysis uses two empirical studies to complete this examination of pensions in the labor **market**. The first uses the 1983 Survey of **Consumer** Finances, which **matches** detailed pension information to worker characteristics for a **random** sample of the population. The pension-wage tradeoff is estimated using both a life-time or contractual model of the labor **market** and the spot **market** model used in previous studies. The results indicate a large negative tradeoff in the contractual model but only a negligible tradeoff in the spot **market** model. Results from estimating the underlying structural supply and demand equation for pensions are also presented.

The second study uses plan-level data on pension plan reversions obtained from the Pension Benefit Guarantee Corporation, as well as information on non-**terminated** plans from the Department of Labor. This information is then **matched** to firm-level financial information from Compustat. Assuming that the contractual model underlies the labor **market**, as supported by the first study, this data set is used to test what type of firms are more likely to **terminate** their implicit employment contract through pension plan reversions. The results support the contractual model assumptions that firms with **higher costs** to their reputation are **less** likely to cheat, but that cheating will occur when firms face unexpected financial gains or are in transitional periods.

23/5/23 (Item 23 from file: 35)

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01143090 ORDER NO: AAD91-00462

MARKETS FOR PHYSICIAN SERVICES: DETERMINANTS OF THE GEOGRAPHIC VARIATION IN MEDICARE PART B PREVAILING CHARGES FOR SPECIALTY PHYSICIAN PROCEDURES IN FISCAL YEAR 1987

Author: OMATA, ROBERTA KANE

Degree: PH.D.

Year: 1990

Corporate Source/Institution: BRANDEIS U., THE F. HELLER GRAD. SCH. FOR ADV. STUD. IN SOC. WEL. (0541)

Chairperson: MARY HENDERSON

Source: VOLUME 51/09-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 4258. 198 PAGES

Descriptors: HEALTH SCIENCES, GENERAL; ECONOMICS, GENERAL

Descriptor Codes: 0566; 0501

This dissertation addressed the general research question: How much of the geographic variation in Medicare Part B payments to physicians can be explained by **market** factors, including physician and hospital supply factors?

A related but unstated corollary question asks whether the existing Medicare Part B **pricing** system is rational and based on observable **market** factors or, instead, is a by-product of **random** events and forces.

The subsidiary research questions queried how physician and hospital supply factors, **conditions** of **consumer** demand, and the identity of Medicare third party intermediaries affect the prevailing **prices** of

specialty physician services consumed by Medicare beneficiaries nationwide.

The research design included descriptive and analytic statistical techniques, including OLS regression analysis.

Overall, the results are mixed with respect to the major research question. Physician and hospital **market** factors together with factors associated with **low** income of the population and per capita utilization of specialty physician services described about ten percent of the observed variation in prevailing **charges**. Almost sixty percent of the variation was explained by differences in the **cost** of medical practice among **market** areas. Thirty percent of the variation remained unexplained by the regression model.

The **most** general conclusion that can be drawn from the mixed research **findings** is that the current Medicare Part B **pricing** system for physician specialty services, while fundamentally rational and subject to **market** forces, is also subject to a substantial degree of **randomness** reflected in the unexplained variation in prevailing **charges**.

The **findings** partially dispel the research hypothesis that the variation in **charges** were tied to the concentration of medical technique, the differentiation of products and services, and the existence of assymetric **market** power between **consumers** and providers. The research negates the hypothesis that **higher price** levels are associated with **higher** specialty physician density, **higher consumer** search **costs**, and physician behaviors described by the extended theory of increasing monopoly. (Abstract shortened with permission of author.)

23/5/24 (Item 24 from file: 35)

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01141558 ORDER NO: AAD91-02977

STATUS OF SOFTWARE TRAINING PROGRAMS IN SELECTED BUSINESSES

Author: WILLS, CLIFFORD LADON

Degree: ED.D.

Year: 1990

Corporate Source/Institution: MEMPHIS STATE UNIVERSITY (0124)

Major Professor: LILLIAN H. CHANEY

Source: VOLUME 51/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2965. 194 PAGES

Descriptors: EDUCATION, BUSINESS; EDUCATION, TECHNOLOGY

Descriptor Codes: 0688; 0710

The problem of this study was to determine the status of software training programs in **selected** United States firms regarding training technique, **selection** criteria, **identification** source, instructional format, session size, session length, site **location** /reasoning, and trainer title in conjunction with company classification, size, age, and locality.

The population was the training/human resources development departments in the Top 1,000 United States corporations **identified** annually in Business Week. A **random** sample of 300 was chosen.

The data were analyzed using the Sperry Univac UTS20 mainframe at Memphis State University. The Statistical Package for the Social Sciences was used.

Frequencies and mean scores were calculated for all data items. The chi-square statistic was used to determine whether or not independence existed between corporation demographics and training data. Crosstabulations were conducted where feasible.

Based on the **findings** of this study, the following conclusions were drawn. (1) A valid and extensive need for software training and/or retraining exists. (2) Possible benefits for in-house training programs may be financial, logistical, or valiative in nature relating to **specificity** of equipment, trainer, schedule, and/or material. (3) Successful consulting firms, software **vendors**, independent trainers, and educational institutions use a variety of advertising formats to attract **clients**. (4) Instructor/student interaction is an important component of software training. (5) Budgetary constraints are of major importance. (6) Company classification and **location** are not factors in establishing the

characteristics of a typical software training program for the Top 1,000 companies. (7) Companies with **fewer** employees would more likely **find** off-site training beneficial. The converse is true for companies with large numbers of employees. (8) Older companies have had extended time to establish job titles and refine **specific** job descriptions and responsibilities. (9) Older companies tend to allocate longer periods of time for training because administrators anticipate extended training and/or retraining sessions for their employees and judge this procedure as valid and **cost** effective.

23/5/25 (Item 25 from file: 35)

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1078666 ORDER NO: AAD89-24727

**THE FUTURE OF THE ADULT NURSE PRACTITIONER: A CULTURAL MATERIALIST AND
STRUCTURAL FUNCTIONALIST APPROACH TO THE OPINIONS OF HEALTH CARE
PROFESSIONALS (NURSE PRACTITIONER)**

Author: GLYNN, PENELOPE M.

Degree: PH.D.

Year: 1989

Corporate Source/Institution: BOSTON UNIVERSITY (0017)

MAJOR PROFESSOR: MARTIN KOZLOFF

Source: VOLUME 50/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2248. 223 PAGES

Descriptors: SOCIOLOGY, GENERAL; SOCIOLOGY, SOCIAL STRUCTURE AND
DEVELOPMENT; HEALTH SCIENCES, NURSING

Descriptor Codes: 0626; 0700; 0569

The purposes of this study were to describe and compare the attitudes of physicians, ambulatory health care administrators, and adult nurse practitioners regarding the future employment opportunities for adult nurse practitioners and to define those factors believed by respondents to have a potentially positive or negative impact on that future. A descriptive study was conducted based on the assumptions of both cultural materialist and structural functionalist paradigms, using a four-part, self-administered questionnaire developed by the researcher and tested for validity and reliability. The questionnaire was mailed to a **random** sample of 200 physicians, 200 ambulatory health care administrators and 200 adult nurse practitioners in Massachusetts. Data analysis was conducted on a final sample of 58 physicians, 68 ambulatory health care administrators, and 120 adult nurse practitioners using descriptive statistics, Pearson product moment correlations, ANOVA, and stepwise regression analysis.

The results supported the hypothesis that a significant difference exists among physicians, ambulatory health care administrators, and adult nurse practitioners regarding the future employment opportunities for adult nurse practitioners ($p < \$ 0.0001$), with physicians having the **most** favorable opinions and adult nurse practitioners the **least** favorable. Those factors **identified** by 85% or more of respondents as having a positive effect on the adult nurse practitioner's future employment opportunities were the increasing number of elderly, patient acceptance, increased **marketing** of the role, **consumer** demand for health promotion, and the country's focus on **cost** containment in health care. Negative factors **selected** by 75% or more of the respondents included the physician surplus and limited physician acceptance of the nurse practitioner movement. Those settings **identified** by 93% or greater of respondents as settings in which adult care practitioners are **most** likely to be practicing in 1996 include industry, student health, home/long **term** care, and neighborhood health centers. This study has implications for the health care delivery system and the continued practice of adult nurse practitioners as primary care providers.

23/5/26 (Item 26 from file: 35)

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0973974 ORDER NO: AAD87-5124

THE EFFECTS OF LEARNING INTENTIONS AND CHOICE TASK ORIENTATIONS ON BUYERS

' KNOWLEDGE OF PRICE: AN EXPERIMENTAL INVESTIGATION

Author: MAZUMDAR, TRIDIB

Degree: PH.D

Year: 1987

Corporate Source/Institution: VIRGINIA POLYTECHNIC INSTITUTE AND STATE UNIVERSITY (0247)

Source: VOLUME 48/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2680. 479 PAGES

Descriptors: BUSINESS ADMINISTRATION, **MARKETING**

Descriptor Codes: 0338

This dissertation examines the process by which **buyers** encode and **store price** information in their memories and how the information is retrieved when such a need arises. While it is recognized that **buyers** may encode and retrieve **price** information in many different ways, this research has examined the differential impact of learning and choice task orientations on their recall, recognition, and ranking performances.

The hypotheses developed in this research were tested in a laboratory experiment using ninety women **shoppers** as subjects. The two levels of learning (incidental and intentional) and the three levels of choice task orientations (non-**price**, mixed, and **price**) were fully crossed in a 2 x 3 full-factorial between-subjects design. Subjects, after being **randomly** assigned to one of the six experimental **conditions** took part in a simulated grocery **shopping**. Having made their **selections**, subjects responded to recall, recognition, and ranking memory tests involving **prices** of the items **selected**. Subjects also indicated their confidence about the accuracy of their responses. The accuracy and confidence ratings were used as dependent measures when testing the hypotheses. Since accuracy measures were dichotomous (correct or incorrect) in nature, loglinear modes were tested using maximum likelihood estimation procedure. For continuous dependent measure (e.g. confidence), ordinary **least** square estimations were carried out in a univariate ANOVA framework. In addition, several multiple comparison procedures were used to test differences between mean accuracy and confidence scores.

The data analysis supported fifteen out of sixteen hypothesized relationships. The results supported the argument that **buyers**' learning of **price** information improves with greater use of **price** in their choice decisions and with greater need to remember the information for later use. Overall, recognition was found to be a more appropriate retrieval mechanism than recall. Need for remembering **specific prices** did not significantly improve **buyers**' ability to rank items in **terms** of their expensiveness.

The conceptualization and the research results are expected to make both theoretical and methodological contributions in **pricing** research. Particularly, the issues involving formation of reference **prices** and the manner in which the internal reference **prices** are retrieved and used in choice decisions are partially addressed using a **consumer** information processing perspective. (Abstract shortened with permission of author.)

23/5/27 (Item 27 from file: 35)

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0973864 ORDER NO: AAD87-16966

CAPACITY PRECOMMITMENT, DEMAND RANDOMNESS, AND MARKET EQUILIBRIUM

Author: HERK, LEONARD FRANK

Degree: PH.D

Year: 1986

Corporate Source/Institution: UNIVERSITY OF VIRGINIA (0246)

Source: VOLUME 48/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2699. 213 PAGES

Descriptors: ECONOMICS, THEORY

Descriptor Codes: 0511

An equilibrium theory is developed for **markets** in which firms must precommit their levels of supply capacity and name their sales **prices** in

advance of knowing the realized strength of **random** aggregate demand for the current period.

When firms precommit supply capacity and name distinct sales **prices** , the firm **selection** decisions of all **consumers** are mutually dependent. Rationing is accomplished by service quality impairment at **low price** firms. The degree of service quality impairment at any firm is directly related to its actual demand in excess of its precommitted level of supply capacity. For any given set of precommitted firm supply capacities and sales **prices** , a **selection** equilibrium is an allocation of **consumers** to firms which maximizes the expected utility of each **consumer** at the firm he **selects** , given the equilibrium **selection** decisions of all other **consumers** .

Firm demand correspondences are determined by the **selection** equilibrium allocations of **consumers** to firms that result from a given set of precommitted capacity levels and sales **prices** at all firms in the **market** . Sufficient **conditions** are derived for firm demands to be invariant over all possible **selection** equilibria, and for **selection** equilibria to separate **consumers** between **low** and **high price** firms according to their reservation **prices** for the commodity.

The equilibrium for a competitive **market** with supply capacity and sales **price** precommitment by firms occurs when all active firms maximize expected profit in view of the **random** distribution of **selection** equilibrium firm demands, and there are no opportunities for profitable entry by new firms. This equilibrium will be characterized by sales **price** dispersion among active firms, even when firms have identical **cost** functions and **consumers** have full information about the sales **prices** , quality of service, and **locations** of all firms. Firms with relatively **low** equilibrium sales **prices** experience relatively stable demand, while those with **higher** equilibrium sales **prices** experience a greater degree of sales volatility. When firms incur a positive fixed **cost** of generating supply capacity, the model predicts that a negative correlation is likely to exist between equilibrium firms size and sales volatility.

23/5/28 (Item 28 from file: 35)
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0970509 ORDER NO: AAD87-26223
INTRA-INDUSTRY TRADE AND OLIGOPOLISTIC BEHAVIOUR: THE CASE OF THE EUROPEAN AUTOMOBILE MARKET
Author: GUAL, JORGE
Degree: PH.D
Year: 1987
Corporate Source/Institution: UNIVERSITY OF CALIFORNIA, BERKELEY (0028)
Source: VOLUME 48/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 2416. 182 PAGES
Descriptors: ECONOMICS, THEORY
Descriptor Codes: 0511

This Dissertation studies the determinants of intra-industry trade and equilibrium **prices** in oligopolistic international **markets** for differentiated products. It is found that, under certain **conditions** , the ability of oligopolists to segment the **markets** results in a reduced **volume** of intra-industry trade. We study the differential impact of transportation **costs** and value added taxes in the regimes of **market** integration and **market** segmentation. We **find** that for **most** demand structures firms will tend to discriminate against domestic **consumers** and **consumers** in **low** tax countries.

This theoretical framework is used to study the sources of **price** differentials in the EEC automobile **market** . A descriptive analysis of the data indicates that monetary factors and demand differences cannot explain equilibrium **price** differentials and that these differences are associated with other **specific** factors at the country of sale level.

Using the oligopoly models developed in the first chapter we **specify** an econometric regression model where **price** differentials are explicitly related to transport **costs** differentials, tax differentials and differences in competitive **conditions** . The possible preference for

domestic products is also incorporated.

It is found that the hypothesis of **market** integration which would predict that **price** differences are **random** and unrelated to the above mentioned variables can be rejected. This is the case both when we consider a large sample and when we deal with a smaller and more homogeneous set of EEC Member States.

The main sources of **price** discrimination are **identified**. Tax differentials and different competitive **conditions** are found to be the main explanations of **price** differentials. The hypothesis that oligopolists discriminate against **low** tax countries cannot be rejected. Similarly, it is confirmed that differential competitive **conditions** as related to the degree of penetration of **low -cost** Japanese imports affect the **price** level.

Transportation **costs** do not appear to be a relevant explanatory variable. This is probably due to the fact that **most** firms in the industry have a decentralized network of production.

Finally, the importance of a domestic product effect is confirmed. This effect seems to be more strongly associated with Italy and the United Kingdom.

23/5/29 (Item 29 from file: 35)
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919282 ORDER NO: AAD86-13491

**SALES TRAINING: STATE OF THE ART AND POSSIBLE FUTURE DIRECTIONS
(MANAGEMENT, INSTRUCTIONAL OBJECTIVES, COURSE CONTENT, EVALUATION
PRACTICES)**

Author: HONEYCUTT, EARL DWIGHT, JR.

Degree: PH.D.

Year: 1986

Corporate Source/Institution: UNIVERSITY OF GEORGIA (0077)

Source: VOLUME 47/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1408. 182 PAGES

Descriptors: BUSINESS ADMINISTRATION, **MARKETING**

Descriptor Codes: 0338

Most business firms have some type of formal sales training program. From a company's perspective, training can result in a **lower** turnover **rate**, increased **customer** satisfaction, **lower** **selling** **cost**, better morale, improved use of time, and better control of the sales force by management. Only one previous study that examined **selected** sales training practices in major U.S. companies had been conducted.

This study examined the four major areas of initial sales training: objectives, course content, instructional methods, and evaluation. Survey data were collected from training executives, sales managers, and sales representatives. Unlike previous studies, this research effort examined the responses of all three groups for similarities and differences.

The sample examined by this study consisted of two groups. First a national group of training executives cooperated with the researcher. Second, a **random** group of sales managers and sales representatives was sampled. Each group was asked **specific** questions about objectives, course content, teaching techniques, and evaluation practices. Responsible parties were also **identified** for determining need, planning, and conducting initial sales training programs.

The results of this study indicated that objectives were set by 90% of sampled companies. Respondents devoted approximately 65% of the program time to subjects related to product knowledge and sales techniques. Increased amounts of participation techniques, particularly role playing with and without a video cassette recorder, were also noted. Companies claimed to evaluate training programs, but primary emphasis continued to be focused on trainee reaction. Further investigation into the **specificity** of training objectives, the influence of participative techniques, and the success of evaluation practices was warranted.

23/5/30 (Item 30 from file: 35)
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913212 ORDER NO: AAD86-08162

TWO ESSAYS ON UNCERTAINTY (NATURAL GAS CONTRACTS, SPECULATION, FUTURES MARKET)

Author: JEFFERIS, RICHARD HALL, JR.
Degree: PH.D.
Year: 1986
Corporate Source/Institution: STANFORD UNIVERSITY (0212)
Source: VOLUME 47/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
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Descriptors: ECONOMICS, THEORY
Descriptor Codes: 0511

These essays are concerned with the properties of the **market** equilibrium in an uncertain environment. Both essays are motivated by policy issues. The first essay examines the extent to which the speculative **storage** of a commodity may serve as insurance against the effects of the shortfalls in supply. The second essay deals with the allocation of resources in the natural gas **market**.

The first essay addresses the issue of whether the profit maximizing speculative **storage** effects allocations that are Pareto efficient. The results indicate that under a wide variety of circumstances, the **storage** decision of individual speculators, based on **price** signals received from competitive **markets**, results in allocations that are not even constrained Pareto efficient. By providing speculators with an incentive to alter the amount of **storage** that is undertaken and engaging in lump sum transfers between individuals, the government can increase the ex ante welfare of all individuals. The introduction of a forward **market** does not preclude the existence of inefficient speculative behavior.

The second essay is concerned with natural gas **prices**. The organization of the natural gas **market** differs significantly from the paradigm of exchange in a sequence of spot **markets**. An elaborate system of long **term** contracts governs the production and transportation of the commodity. The contracts have become a subject of interest because of the effect that they exert on the **price** of natural gas, and because of widespread abrogation of contracts in the gas industry.

The essay characterizes the contractual mechanism as a solution to an asymmetric information problem. Firm **specific** capital creates a need for a long **term** contractual commitment. The value of the commodity is a **random** variable that can be observed by the **buyer** but not the **seller**. This creates a moral hazard. A contract that **specifies** a **price** that is not subject to revision ex post, along with a minimum required purchase, is shown to resolve the incentive problem.

Industry equilibrium is also characterized. **Buyers** choose contract parameters subject to the constraint that the expected value of the contract be at **least** the **market** clearing value. Firm supply curves are characterized as surfaces in contract space. Individual producers develop capacity to maximize expected profit, taking the expected value of a contract as given. The optimization decisions of **buyers** and **sellers** jointly determine the **market** clearing value of a contract, and total production capacity.

23/5/31 (Item 31 from file: 35)
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897746 ORDER NO: AAD85-24617

AN INVESTIGATION OF THE EFFECTS OF SITUATIONAL BIASES ON THE COLLECTION OF VALID SELF REPORT DATA

Author: NUGENT, NICHOLAS
Degree: PH.D.
Year: 1985

Corporate Source/Institution: THE FLORIDA STATE UNIVERSITY (0071)
Source: VOLUME 46/09-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 2751. 138 PAGES
Descriptors: BUSINESS ADMINISTRATION, **MARKETING**
Descriptor Codes: 0338

This study investigated situational biases in a **marketing** context, **specifically** those that affect **consumers** ' abilities to report purchase behavior. The bulk of previous research in this area was expanded by combining retrospective self-reports of a previous purchase with actual point-of-purchase concurrent self-reports.

Self-reports given retrospectively 24 hours after an observed purchase were hypothesized to be significantly different from and **less** accurate than those reported concurrent with the purchase. Also, **consumers** would be significantly more likely to attribute factors affecting their purchase decision to their true source: person, object, or situation. However, when reporting retrospectively, **consumers** would have a greater tendency to attribute factors affecting their purchase decision to the object.

One hundred subjects were observed purchasing a popular candy product. The subjects were **randomly** sampled and systematically divided into concurrent and retrospective groups. The concurrent group was interviewed at the point-of-purchase via a structured questionnaire. The retrospective group was given an appointment to return 24 hours later. An experimental manipulation, in the form of a special **price** offering, was in effect at the point-of-purchase for one-half of the subjects in each group.

The results of the experiment strongly indicate that situational biases can significantly affect the collection of valid self-reports concerning reasons for purchase. It was shown that concurrent self-report causal attributions are not only significantly different, but also more accurate than the same type of data gathered 24 hours later. The experiment also provided strong evidence that subjects at the point-of-purchase are more likely to attribute factors affecting their purchase to their true sources, but when reporting retrospectively, the subjects were more inclined to rationalize their purchase by attributing factors to the product.

Implications of the study were detailed in the areas of applied **marketing** , **consumer** behavior, and **marketing** theory. Additionally, the study **identified** several related areas that are potentially attractive for future research.

23/5/32 (Item 32 from file: 35)
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845441 ORDER NO: AAD84-12981
INFERRING A MARKET MAP FROM OBSERVED CHOICE BEHAVIOR (MULTIDIMENSIONAL SCALING, BRAND CHOICE, ECONOMETRICS)

Author: ELROD, TERRY

Degree: PH.D.

Year: 1984

Corporate Source/Institution: COLUMBIA UNIVERSITY (0054)

Source: VOLUME 45/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 926. 254 PAGES

Descriptors: BUSINESS ADMINISTRATION, **MARKETING**

Descriptor Codes: 0338

This dissertation presents and evaluates a model called CHOICE MAP, for inferring a product-**market** map from **consumer** panel data. CHOICE MAP makes several contributions to the field of **marketing** . First, it offers a means for cross-validating other methods for developing product-**market** maps such as multidimensional scaling, factor analysis, discriminant analysis, and direct scaling. CHOICE MAP differs from these in that it employs only panel data to determine the number of salient brand attributes, the **location** of the brands on these attributes, and the

distribution of **consumer** preferences for these attributes across **consumers** . Second, CHOICE MAP, being calibrated fully on observed choice behavior, is expected to better predict such behavior. Finally, CHOICE MAP is inexpensive to estimate given that only **consumer** panel data (often at hand) are required.

The proposed model builds upon a **random** utility conception of brand preference and choice. A **consumer** 's choice of brands over time is thought to be determined by the **consumer** 's underlying preferences for the different brands as well as other (unobserved) factors affecting choice, such as current **price** , in-store promotion and availability. The **consumer** 's underlying preference for a brand is thought to be a function of the brand's perceived attributes and the importance the **consumer** attaches to each of these attributes. As with other product-market maps, all **consumers** are assumed to have identical brand perceptions but differing preferences for the brand attributes and hence for the different brands. CHOICE MAP infers from observed purchasing behavior for a panel of **consumers** the brands' attributes as perceived by these **consumers** and the distribution of the **consumers** ' preferences for these attributes across **consumers** . The end result is a product (brand) **market** (**consumer**) map. This description of a **market** can then be used to predict **market** share of a new or repositioned brand.

The dissertation derives the model in mathematical **terms** , describes its fit to actual purchasing data (as compared with an alternative stochastic brand choice model), and interprets the results. The conclusion is that, at **least** for these data, CHOICE MAP can uncover attributes underlying brand preferences and yet still predict, with respect to a holdout sample, as well as an alternative and more parsimonious stochastic model which does not attempt to model the impact of brand attributes in **consumer** brand choice. Thus CHOICE MAP'S greater complexity may be warranted for some applications.

23/5/33 (Item 33 from file: 35)

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820098 ORDER NO: AAD83-20041

ORGANIZATIONAL OUTCOMES IN CLIENT SERVICE/PRODUCTION ORGANIZATIONS

Author: CAVATAIO, ANTHONY JOSEPH

Degree: PH.D.

Year: 1983

Corporate Source/Institution: THE GEORGE WASHINGTON UNIVERSITY (0075)

Source: VOLUME 44/05-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1599. 339 PAGES

Descriptors: SOCIOLOGY, PUBLIC AND SOCIAL WELFARE

Descriptor Codes: 0630

Client service/production organizations or sheltered workshops are nonprofit organizations which both provide rehabilitation services and produce **marketable** commodities with the help of their disabled **clients** . Two of the **most** important output goals of workshops are placement of disabled **clients** into competitive employment and productivity. The objective of the study is to **identify** and clarify the pattern of relationships between characteristics of the environment and the workshop which help explain why placements are expected to increase while productivity decreases or productivity increases while placements decrease.

A modified organization-set model of **client** service/production organizations is developed to explain these expected differences and incorporates **selective** elements from the rational, natural, and open systems perspectives used in the organizational literature.

The data used to examine these relationships is taken from a Congressionally mandated cross-sectional study conducted by Greenleigh Associates in 1974. This study represents a secondary analysis of the original data which consisted of a nationwide stratified **random** sample of 400 of 2,062 (or 19 percent) of the certified workshops operating in 1973.

The results of the path analysis **specify** a causal chain of internal and external factors which explained 26 percent of the total

variation in placements. The indirect effects explained 10 percent of the variation and the direct effects explained 9 percent.

The data do not describe a causal chain which predicts productivity. Increases in placements have no statistical effect on productivity as such. However, a complex relationship between productivity and placements occurs through the environment. Federal contracts provided under Wagner O'Day certification are directly correlated with increased productivity and indirectly through a **highly** educated executive director increase placements. Federal contracts help workshops increase both placements and productivity. Similarly, when more funds are provided for placement staff, placements increase, but productivity decreases. Finally, medical accreditation directly increases productivity.

It appears that workshops maximize resources primarily to increase placements. The data do not indicate that increased placements directly or inversely affect productivity. The set of direct and indirect pathways primarily help clarify those elements of the environment and organization which increase placements. However, only Wagner O'Day contracts and placement staff **costs** appear to be the only two factors which significantly affect both placements and productivity.

23/5/34 (Item 34 from file: 35)

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782476 ORDER NO: AAD82-15784

INTERNATIONAL COMMODITY AGREEMENTS: A SIMULATION ANALYSIS OF PERFORMANCE CRITERIA

Author: BUEHRIG, GRANT SANDERS

Degree: PH.D.

Year: 1982

Corporate Source/Institution: THE UNIVERSITY OF OKLAHOMA (0169)

Source: VOLUME 43/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 508. 335 PAGES

Descriptors: ECONOMICS, COMMERCE-BUSINESS

Descriptor Codes: 0505

Less Developed Countries that depend on primary commodity exports for virtually all their foreign exchange earnings traditionally have faced severe economic problems due to **highly** volatile world commodity **markets**. The LDCs contend **price** instability leads to wide fluctuations in export income, declining **terms** of trade, and ultimately a sacrifice of overall welfare and economic growth. A growing awareness of the adverse impact of **price** stability on these LDCs culminated in the adoption of the Integrated Program for Commodities by the United Nations Conference on Trade and Development in 1976. The main objective of this plan is to promote economic development in the LDCs based on a comprehensive **price** stabilization scheme. Progress to date on International Commodity Organizations has met with only limited success mainly because of disagreements within the North-South dialogue over the assumptions regarding the consequences of **price** instability and the uncertainties surrounding how effectively **market** intervention would achieve IPC goals.

To address some of these issues, this study constructs a Monte Carlo simulation model to examine the expected outcomes of buffer stock intervention for the ten core commodities in **terms** of three success criteria: (1) **price** stabilization, (2) ICO profitability, and (3) **consumer** and producer welfare effects. This approach recognizes the inherent uncertainty associated with **random market** forces that affect individual commodity supply or demand. The paper also uses sensitivity analysis to evaluate important tradeoffs among the criteria resulting from the **selection** of alternative policy tools--intervention **price** and bandwidth, fund endowment, and buffer stock size.

The benchmark scenario uses proposed UNCTAD levels for financial and commodity resources. Simulation analysis suggests that **most** commodity organizations generally would stabilize **price**, be profitable, and increase the total welfare for producers and **consumers** taken together.

23/5/35 (Item 35 from file: 35)
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767372 ORDER NO: AAD82-01631

**THE PERSUASION STAGE IN ADOPTION THEORY: A COGNITIVE RESPONSE - COGNITIVE
STRUCTURE ASSESSMENT OF SOURCE CREDIBILITY AND TAX INCENTIVE EFFECTS ON
CONSUMER DECISION MAKING FOR RESIDENTIAL SOLAR SYSTEMS**

Author: BATORY, STEPHEN STANLEY

Degree: D.B.A.

Year: 1981

Corporate Source/Institution: UNIVERSITY OF MARYLAND (0117)

Source: VOLUME 42/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3731. 313 PAGES

Descriptors: **MARKETING**

Descriptor Codes: 0338

The research objective was to learn more about the **consumer** 's acceptance or rejection process toward a major residential energy innovation, a solar-generated water heating system. An experiment was conducted which evaluated one aspect of solar's commercialization, the persuasion stage in new product adoption decision making. A test of source credibility and monetary incentive effects on the **consumer** 's decision-making processes was carried out. The experiment contained two message sources: the Department of Energy (a **high** credibility source) and a homebuilder (a moderate credibility source), and three levels of incentives, a tax credit equal to 40% of the solar unit purchase **price** , a 20% tax credit, and no tax credit. Subjects were **randomly** assigned to either a control group or one of six experimental treatments in a 2 x 3 fixed-effects factorial design. Subjects were 226 adult homeowners drawn from the suburbs of Baltimore, Maryland.

The research postulated and tested a process of acceptance or rejection of innovations which was based on a cognitive-response/cognitive-structure paradigm of decision making. This process is called the persuasion stage by adoption theorists. Cognitive responses, beliefs, attitudes, and behavioral measures were the dependent variables. **Consumers** were shown to confront or debate incoming information by comparing it to their existing cognitive structure. This comparison process generated cognitive responses which led to changes in beliefs, attitudes, and behavior toward the innovation.

The cognitive-response/cognitive-structure paradigm demonstrated considerable utility in understanding theories of persuasive communications as a process. A **highly** credible message source favorably influenced the number of product support arguments while decreasing counterarguments when compared to a moderate credibility source. The **high** incentive treatment also decreased product counterarguments but did affect support arguments. An important **finding** was that **consumers** exhibited no differential responses toward no tax credit and the 20% tax credit but did respond favorably to a 40% tax credit. In addition to cognitive responses, source credibility level influenced belief strength toward the product's dependability, resale value of home, resource conservation, utility bill reduction, and relative advantage while incentive level favorably influenced the product's installation **cost** , utility bill reduction, and relative advantage. Incentives also were shown to have a positive effect on purchase intentions but not on product attitudes or **requests** for additional information. This is a significant **finding** from an information processing view. Monetary incentives may not change product attitudes but directly influence purchase intentions. On the other hand, a **highly** credible third-party source had a positive impact on product attitudes, purchase intentions, and information **requests** .

Support for the mediation role of adopter typologies on the adoption decision-making process and as predictors of purchase intention also was provided by the results of this research. Mediators such as innovative proneness, education, and level of concern toward energy had significant effects on the **consumer** 's decision-making processes. Cognitive responses, product beliefs, attitudes, purchase intentions, and

behavioral **requests** were favorably influenced. It is important to note that the inclusion of the adopter typologies in the analysis of the experiment did not eliminate the effects due to the credibility and incentive treatments.

The **findings** confirm that the federal government's intervention in the **marketplace** is having a favorable effect on the adoption decision process toward solar-generated water heating. Control group **findings** provide a baseline measure which corroborate study results. **Consumers** have a generally favorable attitude toward solar water heating systems and are interested in learning more about the systems. However, both a **high** incentive and information from a **highly** credible source are unable to convince **consumers** to develop positive purchase intentions. Thus, government efforts appear not to be affecting near-term demand for the innovation.

In summary, the research effort makes a pragmatic contribution to a national **priority**, **consumer** decision processes toward solar energy and theoretically, an improved understanding of adoption behavior.

23/5/36 (Item 36 from file: 35)

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753421 ORDER NO: AAD81-18137

DIFFERENTIAL PERCEPTIONS OF POTENTIAL HOME BUYERS, REAL ESTATE BROKERS, AND HOMEOWNERS REGARDING RESORT HOMES

Author: HOWARD, JIM

Degree: D.B.A.

Year: 1981

Corporate Source/Institution: UNITED STATES INTERNATIONAL UNIVERSITY (0239)

Source: VOLUME 42/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 968. 132 PAGES

Descriptors: EDUCATION, BUSINESS

Descriptor Codes: 0688

The Problem. The study was concerned with the perceptions of potential home **buyers**, real estate brokers, and homeowners regarding the role of the developer along nine **marketing** features. **Specifically**, these features were: (1)**location**, (2)**price**, (3)financing, (4)amenities, (5)management, (6)prestige, (7)design, (8)investment potential, and (9)communication of information.

Method. Three different groups of varying numbers of individuals were surveyed: 104 potential home **buyers** from the greater Metropolis area who had visited Country Club Development D, 25 real estate brokers in the greater Home Resort area, and 80 homeowners in Country Club Development D. These individuals were telephonically interviewed during the period November 28 through December 9, 1980.

Results. The tabular presentation and analysis of the survey **findings** are in three parts. Part one details the responses of the visitors to Country Club Development D. Part two reports the opinions of a **random selection** of 25 real estate brokers in the greater Home Resort area. Part three presents the attitudes of present homeowners of Country Club Development D.

The **findings** of the study revealed differences in perceptions of the potential home **buyers**, real estate brokers, and homeowners regarding the role of the developer along the nine **marketing** features. The three major reasons given by the potential home **buyers** for purchasing a second home were best investment, recreational facilities, and **price**. The major reason for not buying a home was interest **rates**, followed by lack of financing and **price**. They **rated** Country Club Development D as having the best recreational facilities but taking second place in prestige.

Recreational facilities and financing were seen by the real estate brokers as the **most** important factors in determining a home purchase. **Price** was **less** important. They **rated** Country Club Development D fourth in buy and investment potential and third in recreational facilities. When it came to **price** and financing Country Club Development D was not

mentioned by them.

Homeowners gave a **high** overall rating to the value of their homes; however, the rating of its value was much **higher** as a long-term investment in contrast to short-term. Recreational facilities were **rated** very **high** in and of themselves as well as in comparison to those of other country club development in the area. Golf and tennis amenities were extremely important factors in influencing their home purchases. The design of the home and the **price** were **less** influential. They were extremely dissatisfied with the management of the development and believed that the clubhouse restaurant situation was deteriorating and required action.

23/5/37 (Item 37 from file: 35)
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747388 ORDER NO: AAD81-12082

RICE HARVESTING LOSSES AND LABOR REQUIREMENT: A FIELD STUDY AND COMPUTER SIMULATION MODEL, YOGYAKARTA, INDONESIA

Author: GAISER, DAVID W., JR.

Degree: PH.D.

Year: 1980

Corporate Source/Institution: MICHIGAN STATE UNIVERSITY (0128)

Source: VOLUME 41/12-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 4587. 244 PAGES

Descriptors: ENGINEERING, AGRICULTURAL

Descriptor Codes: 0539

This investigation differed from other loss studies in two ways: (1) losses were **identified** under farm **conditions**, and (2) **identification** of losses from a **random** sample of fields formed the basis of the investigation rather than **identifying** losses by fixed and predetermined experiments. The objectives of the project were: (1) to measure field losses of existing cutting and threshing methods, (2) to evaluate these methods as regards labor requirements and profitability, and (3) to analyze the effect of alternative technologies and their impact upon the reduction of rice losses, labor requirement, and profitability.

A pilot study pretested the small-plot technique used for data collection and also developed information for determining the sample size, i.e., the number of fields and plots per field. For the **randomized** study, the statistical population was defined as irrigated paddy fields producing **high**-yielding varieties and harvested from March to June in 1979. Two harvesting systems were **identified** within the Province of Yogyakarta: the traditional ani-ani system and the newly introduced sickle system. And each system was associated with different **marketing** arrangements: the ani-ani knife and foot-treading were used if the farmer harvested the paddy, but the sickle and beating were used if the farmer sold the crop to a **buyer** prior to harvest.

Cutting losses were of two types: (1) shattered and dropped losses and (2) uncut losses; threshing losses were the unthreshed grains on the stalk after threshing. Ani-ani system losses were 8.26%, and uncut losses dominated at 4.48%. Sickle system losses were 8.83% and threshing losses dominated at 5.63%. But area losses were only 5.33% due to assumed rethreshing and gleaning recovery practices.

Using the **randomized** data as the initial **conditions**, a simulation model was designed for evaluating a 40-day peak harvest period. The uniqueness of the model was the **identification** of a delayed loss component, i.e., the length of time that paddy must wait before being harvested. This delay was a function of three factors: crop maturity **rate**, crew harvesting **rate**, and the availability of a harvest crew. In order to reduce ani-ani uncut losses, a 4-man sickle crew was modeled, but this resulted in a threshing bottleneck. So a power thresher was substituted for beating and alleviated this problem.

The Hayami-Ruttan Induced Development Model formed the economic framework for the study, and each system was compared through a partial budgetary analysis. The sickle system, if used by the farmer, increased the farmer's gross return after harvest **costs** by 7%. But if the farmer sold

the paddy to a **buyer** , he gained only a slight **cost** advantage (3.4%). When the power thresher was substituted for manual threshing, system returns slightly favored the power thresher, given the assumptions of the analysis.

The conclusions were partly as follows: (1) The sickle system has the greatest potential for controlling losses--but only with an improved threshing method such as a pedal thresher or power thresher. (2) The sickle system required 257 man-hours per hectare while the ani-ani required 1163 man-hours per hectare therefore reducing harvest labor by 78%. An obvious concern would be employment opportunities, but this need not be a problem if sickle technology responds to labor shortages, as seemed to be the case in this province. (3) Farmers have not adopted the sickle for cutting paddy because it did not appear that the additional return was sufficient enough to warrant a contrary social position on the part of the farmer. (4) With the simulation model, it was possible to **identify** a paddy waiting time delay before the ripened paddy was cut; the delay can be used to **identify** additional field losses before and during cutting.

23/5/38 (Item 38 from file: 35)

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733699 ORDER NO: AAD81-00062

CHANNEL CONFLICT IN THE WOMEN'S APPAREL INDUSTRY: AN EMPIRICAL INVESTIGATION OF TEXAS RETAILERS' ATTITUDES TOWARD MANUFACTURERS

Author: BEISEL, JOHN LUTHER

Degree: PH.D.

Year: 1980

Corporate Source/Institution: NORTH TEXAS STATE UNIVERSITY (0158)

Source: VOLUME 41/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3240. 357 PAGES

Descriptors: **MARKETING**

Descriptor Codes: 0338

The problem of this investigation was to make an exploratory examination of the distribution practices of apparel manufacturers as perceived by apparel retailers. **Specifically** , the purposes of this study were to **identify** those areas of perceived conflict between women's apparel retailers and apparel manufacturers from the viewpoint of the retailer, determine if there was a relationship between **select** retailer variables and the quality of service that retailers perceived apparel manufacturers were giving, determine whether some merchandise classifications were perceived by retailers to be greater problem areas than other merchandise classifications, to determine factors contributing to the enhancement of perceived conflict within apparel **marketing** channels, and to suggest remedies that would improve apparel channel relationships.

Seven null hypotheses were offered relating to attitudes of apparel retailers toward apparel manufacturers' timing of merchandise shipments, quality of merchandise shipments, billing practices, credit and **pricing** practices, **selling** practices, and overall support and concern, and the number of problems retailers experienced with **selected** merchandise classifications.

An overview of the distribution system for apparel goods was given along with a review of the behavioral aspects of **marketing** channels. Included was an explanation of role theory as applied to apparel **marketing** channels. A brief discussion of channel conflict and channel leadership was given. A manufacturer-retailer conflict model for apparel channels was presented.

From a universe of 6,989 Texas retailers of women's apparel, a simple **random** sample of 2,000 retailers received the survey instrument. The number of usable responses equaled 799. The questionnaire consisted of twenty-one statements with Likert-type response categories that were designed to measure the attitudes of apparel retailers toward the seven areas of concern. Each statement "fit" with one of the hypotheses of this study.

The retailer variables tested were **store** classification, **store** sales **volume** of women's apparel, **price** line of women's apparel, number of outlets under common ownership, city population of **store** location, attendance at apparel shows, ethnic composition of **store** 's **customers**, gender of respondent, and **store** ownership status of respondents. In analyzing responses to the statements, the Mann-Whitney U test and the Kruskal-Wallis one-way analysis of variance were utilized.

Of the seven null hypotheses offered, six were rejected and one was accepted. It was found that there were no differences in the attitudes of apparel retailers toward the credit and **pricing** practices of apparel manufacturers.

Of the many **findings** of this study, several are summarized below. (1) There was a relationship between the fashion orientation of a **store** 's merchandise and retailers' attitudes. For example, retailers from uniform **shops**, lingerie **shops**, maternity **shops**, and sportswear athletic **stores** showed more positive attitudes than retailers from **stores** selling apparel that was more vulnerable to abrupt seasonal fashion changes, such as ladies' ready-to-wear **stores**, department **stores**, and jeans/pants **shops**. (2) Smaller retailers tended to have more positive attitudes than larger retailers, except regarding discounts offered by manufacturers. (3) Respondents from budget-priced **stores** showed more positive attitudes than respondents from moderately or **higher priced stores**. (4) Generally, the more often per year that respondents' **stores** sent **buyers** to **market** weeks, the **less** positive were the attitudes toward manufacturers. (5) Women respondents tended to show more positive attitudes in **most** areas.

Recommendations were given. The report concluded with the presentation of an apparel retailer expectation model and suggestions for additional research.

23/5/39 (Item 39 from file: 35)

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697990 ORDER NO: AAD80-24934

ALTERNATIVE BASES FOR MARKET SEGMENTATION: AN EMPIRICAL INVESTIGATION OF LOW AND MIDDLE INCOME BLACK AND WHITE CONSUMERS OF CLOTHING ITEMS

Author: SMITH, JAMES R.

Degree: D.B.A.

Year: 1980

Corporate Source/Institution: THE UNIVERSITY OF TENNESSEE (0226)

Source: VOLUME 41/05-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2268. 214 PAGES

Descriptors: **MARKETING**

Descriptor Codes: 0338

The major purpose of this dissertation study was to discern whether a sufficiently different black **consumer market** for clothing exists to warrant separate management treatment. More **specifically**, this dissertation study was directed toward discerning whether black and white female clothing (dresses and slacks) differentials existed (within and between race subgroups) with respect to their perceptions, perceived familiarity and **shopping** and purchase behavior for national and private brands. Black and white female clothing differentials were studied, for **market** segmentation purposes, while controlling for the extraneous effects of the income, occupation, education and striver versus nonstriver correlative variables. The **randomly selected** sample, stratified by income (for the white subgroup), was comprised of 150 black and 150 white female household heads and/or household wives situated in the metropolitan city of Knoxville, Tennessee.

Using an undisguised structured questionnaire, data was obtained via personal household interviews conducted by black and white female interviewers. Black female interviewers interviewed black female respondents; while white female interviewers interviewed white female respondents to control for race and sex biases.

The major **findings** of the research were that no overall

significant differences exist between black and white female sample respondents perceptions, perceived familiarity and **shopping** and purchase behavior for the dress and slack clothing product classes studied. Within black subgroup and between race perceptions of the national and private dress and slack product classes studied revealed statistically significant differences. However, these **findings** may be attributable to the education and income effect more so than race differentials. In the black subgroup, significant income differences were found in this research. **Findings** revealed that **lower** income black respondents patronized black owned and/or managed businesses to a greater degree than middle income blacks. However, these **findings** may be attributable to education more so than income. Relative to respondents' **shopping** behavior, the information-advertising source importance were different from that hypothesized. Middle income blacks considered information-advertising source importance attributes to be more important than **lower** income blacks when **shopping** for branded name dresses and slacks.

While **lower** income black **consumers** considered **price** to be more important when purchasing dresses and slacks than comparable income whites, middle income black and white respondents revealed no significant differences. The same explanation may be offered for **lower** income black and white respondents relative to the style and fashion consciousness variables. While the national and private brand hypotheses (H(,11) and H(,12)) were basically untestable, in part, black and white sample respondents were more "latest style conscious" (innovativeness) than their older black and white counterparts.

While recognizing that the original objective of managerially interpreting each result of the hypotheses tested in this research was not possible, there appears to be **fewer** differences between blacks and whites than expected, thus arguing for not assuming in advance that separate segments exist.

Areas of limitations of this study are generalizability of study **findings**, measurement, statistical techniques utilized to analyze the data collected, and the income categories classifying **low** and middle income respondents. It is hoped that the research reported herein has made a positive contribution to the black **buyer** behavior segmentation area.

23/5/40 (Item 40 from file: 35)

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694542 ORDER NO: AAD80-20872

AN EXPORT COMMODITY MARKETING COMPUTER SIMULATION GAME

Author: RICHMOND, DALEEN DIANE

Degree: PH.D.

Year: 1980

Corporate Source/Institution: CORNELL UNIVERSITY (0058)

Source: VOLUME 41/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

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Descriptors: ECONOMICS, AGRICULTURAL

Descriptor Codes: 0503

U.S. agricultural exports grew sharply in the last decade and assumed a key role in the U.S. economy. This growth was attributable to the rising incomes of foreign **consumers**, crop shortfalls in various regions of the world, reductions in the value of the U.S. dollar, and political decisions which affected the accessibility of foreign **markets**. Another factor which had a positive impact on the expansion of U.S. farm sales abroad was American businessmen's increased awareness and willingness to take advantage of sales opportunities overseas.

An important barrier to U.S. firms' willingness to **sell** to foreign **markets** is a lack of understanding of the mechanics of export transactions. The lack of knowledge stems from the uniqueness of exporting skills as well as inadequate export **marketing** literature. Few textbooks, research publications, case studies or other educational materials have been written which examine the documents, **marketing** channels, financial instruments, and sales procedures which are involved in international

agricultural trade.

This study is designed to supplement the existing literature. The major objective of the study was to develop and document a management game which would facilitate instruction of export **marketing** skills. The author initiated game design by studying gaming and the existing export **marketing** literature. Educational goals were then established for the exercise and efforts were made, utilizing relevant literature and the author's judgement, to construct a game which would accomplish these objectives. Due to the complexity and importance of exporters' **pricing** responsibilities, this function was **selected** as the focal point of the game.

The resulting export **marketing** game is to be played by individual, as opposed to teams of, students. Each student acts as a U.S. orange exporter who competes with other American and foreign firms for sales. Every period of play, the student receives **quotation requests** from different groups of foreign **buyers**. In turn, he must **select** an origination point, an exit port, an inland and ocean carrier, a financial instrument, and a **price** for prospective shipments.

The student's decisions and those of his competitors are then weighed by the appropriate **customer** groups. As a result, preliminary sales figures and **requests** for negotiation of **initial offers** are received. Final sales, **cost**, and profit figures are acquired as soon as the student has examined and revised his **initial offers**.

The student obtains **price quotation** and negotiation **requests** for eight periods of play. His success during the game is evaluated by comparing his profits to those of his competitors.

Students obtain the information needed to participate in the exercise throughout game play. At the beginning of the exercise, participants are handed players' manuals which contain a description of the exporting firms they represent; an explanation of the nature, import regulations, and environments of students' major **customers**; the **costs** associated with various **marketing** judgements; a steamship schedule; participants' initial **quotation requests**; and a set of decision forms. **Buyer**'s environments and exporters' transaction **costs**, however, change during the game. As these variations occur, students are handed memos which explain the changes in the appropriate periods of play.

Essential to the success of the game are the administrator's willingness to supplement game play with discussion sessions and further testing and modification of the exercise. In addition to examining the nature and development of the game, this study **specifies** the timing and content of the discussion sessions which should accompany game play. In addition, it lists questions which should be answered during testing of the exercise. Finally, the dissertation suggests modifications which may be undertaken to increase the complexity of the existing form of the export **marketing** game.

23/5/41 (Item 1 from file: 583)

DIALOG(R) File 583:Gale Group Globalbase(TM)

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06502670

JUUnn6spuhelut halpenevat

FINLAND: CHEAPER LONG-DISTANCE CALLS

Kauppalehti (XFD) 04 Aug 1997 p.4

Language: FINNISH

In Finland, the **pricing** of domestic long-distance telephone calls dialed without an operator code has been amended to the effect that it is now cheaper for the **consumer**. In the new system, long-distance calls dialed without an operator code will be automatically directed to a **randomly selected** operator, while the **consumer** was previously **charged** the **highest call rate**. Some 16% of the domestic long-distance calls are dialed without an operator code or a previous arrangement to **prioritize** a certain operator. According to the plan, long-distance calls dialed without an operator code will be divided between the operators following a plan in which calls are weighted in the long **term** in accordance with the regional **market shares**. The reform primarily applies to Telecom Finland, the

Finnet Group and Telivo.

COMPANY: TELIVO; FINNET; TELECOM FINLAND
EVENT: Commodity & Service **Prices** (72);
COUNTRY: Finland (5FIN);

23/5/42 (Item 2 from file: 583)
DIALOG(R) File 583:Gale Group Globalbase(TM)
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05204770

The **cost** of using **price** to **choose** a computer
UK - COMPUTER **PRICES** DROP
Financial Times (C) 1992 (FT) 20 July 1992 p11

More than a decade after the first personal computers were soldered together in garages, it is still possible to build your own. A video cassette available through the pages of personal computer magazines explains how to build a professional-quality personal computer from readily available parts. The do-it-yourself approach is symptomatic of a broader trend among **customers** from all sizes of company to **choose** a personal computer (PC) on **price** alone rather than brand name or maker's reputation. Clones make PCs functionally identical to IBM ones but they **sell** more cheaply by shaving profit margins and holding overheads to a minimum. A Compaq computer which sold for Pounds 2,495 in the UK a year ago now **sells** for Pounds 1,395. The company had never sold a machine **costing less** than Pounds 1,500 a year ago; now, its cheapest computer **costs** Pounds 550. US **prices** are even **lower**. The **specification** of machines on offer at cheaper than Pounds 1,000 is extraordinary. The basic offering from the UK maker Elonex includes a **high**-performance microprocessor (33MHz 386SX), vast **storage** capacity (50MB hard disk and 2MB of **random** access memory), colour monitor, together with mouse, windows and disc operating system (Dos). All of this was state of the art a year ago; now it can be had for a mere Pounds 795 plus VAT.**
Copyright: Financial Times Ltd 1992

PRODUCT: Microcomputers (3573MI); Computers (3573CO);
EVENT: **MARKET** & INDUSTRY NEWS (60); PRODUCT PRICING (34);
COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

23/5/43 (Item 1 from file: 2)
DIALOG(R) File 2:INSPEC
(c) 2000 Institution of Electrical Engineers. All rts. reserv.

6144152

Title: Privacy on the Web: how to be just a face in the crowd
Author(s): Reiter, M.K.; Rubin, A.D.
Author Affiliation: Secure Syst. Res. Dept., AT&T Bell Labs., USA
Issue Date: 1998
Journal: EDI Forum: The Journal of Electronic Commerce vol.11, no.4
p.70-3, 102
Publisher: EDI Group,
Publication Date: 1998 Country of Publication: USA
ISSN: 1048-3047
SICI: 1048-3047(1998)11:4L:70:PJFC;1-K
Material Identity Number: G491-1998-004
Language: English Document Type: Journal Paper (JP)
Treatment: Practical (P)

Abstract: As the World Wide Web has become the forum for electronic commerce, new opportunities have arisen for **merchants** to gather information on their visitors and **customers**. The information they have tapped into can take them to depths unknown in any previous **marketplace**. The thought process of a Web **shopper** can be monitored and analyzed, and Web sites and e-mail solicitations can be tailored accordingly. This can

all be very intrusive from the **consumer** 's point of view, and now there is software to keep an individual's identity and personal information private while online. The Crowds software suite is distributed free of **charge** across the Internet. A user actually communicates with the Web from a group of users, making it pointless for a Web server to attempt to **identify** them. **Requests** appear to come from a **random** member of the crowd each time they are sent. This causes the identity of the actual originator to be obscured. Cookies are not be accepted when using Crowds, so there are some sites that require the user to exit the crowd. This is compounded by difficulties such as **merchants** being unable to trace fraudulent sales that originated from a crowd. Also, the software makes it difficult for employers to monitor Web usage, prompting at **least** one New York City firm to ban the use of Crowds. Users also run the risk of being **identified** as the sender of a **request** that they did not send, due to the design of the system. (9 Refs)

Subfile: D

Descriptors: data privacy; electronic commerce; information resources; Internet

Identifiers: World Wide Web; electronic commerce; Crowds software suite; personal information; cookies

Class Codes: D1060 (Security); D2080 (Information services and database systems); D1040 (Human aspects)

Copyright 1999, IEE

23/5/44 (Item 1 from file: 233)

DIALOG(R) File 233:Internet & Personal Comp. Abs.

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00360634 94BY09-017

24 CD-ROM drives: double-speed rules -- Today's mainstream CD-ROM drives offer faster performance at the most economical prices ever

Mysore, Chandrika

BYTE , September 1, 1994 , v19 n9 p176-189, 11 Page(s)

ISSN: 0360-5280

Company Name: Plextor; Mirror Technologies; CD Technology

Product Name: DM-5028 DoubleSpeed Plus; Mirror CD ROM Drive; CD Porta-Drive T3401

Languages: English

Document Type: Buyer and Vendor Guide

Grade (of Product Reviewed): A; B; B

Hardware/Software Compatibility: IBM PC Compatible; Macintosh

Geographic Location: United States

Presents a **buyers** guide to external CD-ROM drives. Offers a features table comparing drive speed, **price** , adapter **price** , **vendor** , sequential throughput (KBPS), **random** access (seconds), CPU utilization (percent), video (skipped frames per 8-bit file), text search in seconds (one word, boolean), features score, ease of use, buffer size (KB), device drivers (Windows, OS/2, Macintosh, other), interface type, SCSI addressing, support fast SCSI, SCSI **terminator** , SCSI ID **selector** , CD loader, modes supported, dimensions, FCC class, and warranty. Compares 24 drives from 20 companies. **Rated** the DM-5028 DoubleSpeed Plus (\$409) from Plextor (800, 408) as the best overall for combination of **price** and performance; the Mirror CD ROM Drive (\$259) from Mirror Technologies (800, 612) as the best **low cost** drive; and the CD Porta-Drive T3401 (\$500) from CD Technology (408) as the best for text. Includes nine photos, two sidebars, one screen display, and one glossary. (bjp)

Descriptors: CD-ROM; Disk Drive; **Vendor** Guide

Identifiers: DM-5028 DoubleSpeed Plus; Mirror CD ROM Drive; CD Porta-Drive T3401; Plextor; Mirror Technologies; CD Technology

Set	Items	Description
S1	449	AU=WALKER J? OR WALKER, J? OR SPARICO T? OR SPARICO, T? OR WISSE, R? OR WISSE R?
S2	411003	SELL? OR VEND? OR MERCHANT? OR STOR? OR SHOP? OR MARKET? OR AIRLINE? OR (TICKET? OR TRAVEL) ()AGEN?
S3	61462	CUSTOMER? OR SHOPPER? OR CONSUMER? OR BUYER? OR CLIENT?
S4	860349	SELECT? OR CHOOS? OR PRIORIT? OR IDENTIF? OR FIND? OR LOCAT? OR MATCH?
S5	1055794	VOLUME? OR QUANTIT? OR MARKET()SHARE? OR MOST? OR HIGH? OR LOW? OR FEWER? OR LEAST? OR LESS?
S6	108086	RANDOM? OR PSEUDORANDOM?
S7	600836	FARE? OR RATE? OR PRIC? OR COST? OR CHARG? OR FEE OR FEES - OR QUOT?
S8	346876	AGEN? OR THIRD()PART? OR BROADCAST()BUREAU?
S9	1348218	CONDITION? OR CPO OR TERM? OR REQUEST? OR SPECIF? OR RESTRICT? OR QUALIFIER?
S10	2092	(FIRST? OR INITIAL? OR PREFER?) (N) (LOOK? OR REFUS? OR CHANC? OR OFFER?)
S11	74	S1 AND S2 AND S3 AND S4
S12	1276	S2(5N)S3(5N)S4(5N)S9
S13	367	S12(10N) (S5 OR S6 OR S7 OR S8 OR S10)
S14	31	S11 AND S12
S15	90	S12(10N)S7(10N) (S5 OR S6 OR S8 OR S10)
S16	50	(S14 OR S15) AND IC=G06F-017/60
S17	19	S16 NOT AD>990319
S18	19	IDPAT (sorted in duplicate/non-duplicate order)
S19	18	IDPAT (primary/non-duplicate records only)

File 348:European Patents 1978-2000/Nov W02

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File 349:PCT Fulltext 1983-2000/UB=20001109, UT=20001026

(c) 2000 WIPO/MicroPat

19/5/1 (Item 1 from file: 348)

DIALOG(R)File 348:European Patents

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01038594

Method and device for network based electronic commerce

Verfahren und Vorrichtung für Kommunikationsnetz-basierten elektronischen Handel

Procede et dispositif pour commerce electronique dans un reseau de communication

PATENT ASSIGNEE:

AT&T Corp., (589370), 32 Avenue of the Americas, New York, NY 10013-2412, (US), (applicant designated states:

AT;BE;CH;CY;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

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LEGAL REPRESENTATIVE:

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PATENT (CC, No, Kind, Date): EP 921665 A2 990609 (Basic)

APPLICATION (CC, No, Date): EP 98308870 981029;

PRIORITY (CC, No, Date): US 974538 971119

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: H04L-029/06; G06F-017/60

ABSTRACT EP 921665 A2

A communication circulation system (110) in a network (100) that includes a communication circulation device (110) coupled to a plurality of terminals (104,106,108). The communication circulation device (110) receives a content message from one of the terminals (104,106,108) and circulates the content message in a content space established by the communication circulation device (110). The content message has a tag that corresponds to an area of interest. When another content message is encountered that has a tag that matches the tag of the content message, subscribers of both content messages are informed so that communication between the subscribers may be established.

ABSTRACT WORD COUNT: 102

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 990609 A2 Published application (Alwith Search Report ;A2without Search Report)

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9923	796
SPEC A	(English)	9923	8572
Total word count - document A			9368
Total word count - document B			0
Total word count - documents A + B			9368

19/5/2 (Item 2 from file: 348)

DIALOG(R)File 348:European Patents

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01030324

MOBILE ELECTRONIC COMMERCE SYSTEM

MOBILES ELEKTRONISCHES HANDELSYSTEM

SYSTEME DE COMMERCE ELECTRONIQUE MOBILE

PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD, (216884), 1006, Oaza-Kadoma, Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)

INVENTOR:

TAKAYAMA, Hisashi, 21-22, Matsubara 4-chome, Setagaya-ku, Tokyo 156-0043, (JP)

LEGAL REPRESENTATIVE:

Casalonga, Axel (14511), BUREAU D.A. CASALONGA - JOSSE Morassistrasse 8,
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PATENT (CC, No, Kind, Date): EP 950968 A1 991020 (Basic)
WO 9909502 990225

APPLICATION (CC, No, Date): EP 98937807 980813; WO 98JP3608 980813

PRIORITY (CC, No, Date): JP 97230564 970813

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT EP 950968 A1

The objective of the present invention is to provide a mobile electronic commerce system that is superior in safety and usability. The mobile electronic commerce system comprises an electronic wallet 100, supply sides 101, 102, 103, 104 and 105, and a service providing means 110 that is connected by communication means. The service providing means installs a program for an electronic ticket, an electronic payment card, or an electronic telephone card. The electronic wallet employs the installed card to obtain a product or a service or entrance permission. The settlement process is performed by the electronic wallet and the supply side via the communication means, and data obtained during the settlement process are managed by being transmitted to the service providing means at a specific time. A negotiable card can be easily obtained, and when the negotiable card is used the settlement process can be quickly and precisely performed.

ABSTRACT WORD COUNT: 150

NOTE:

Figure number on first page: 1

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 990519 A1 International application (Art. 158(1))

Application: 991020 A1 Published application with search report

Examination: 991020 A1 Date of request for examination: 19990825

LANGUAGE (Publication,Procedural,Application): English; English; Japanese

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9942	17239
SPEC A	(English)	9942	160346
Total word count - document A			177585
Total word count - document B			0
Total word count - documents A + B			177585

19/5/3 (Item 3 from file: 348)

DIALOG(R)File 348:European Patents

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00831105

SYSTEM FOR MANAGING AVAILABLE-TO-PROMISE PRODUCT

SYSTEM ZUM VERWALTEN VON VORRATIG-ZUM-VERSPRECHEN-PRODUKTE

SYSTEME DE GESTION DE CAPACITE DE PROMESSES D'ORDRE COMMERCIAL

PATENT ASSIGNEE:

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Boulevard, Irving, TX 75039, (US), (applicant designated states:
AT;BE;CH;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

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LEGAL REPRESENTATIVE:

Harris, Ian Richard (72231), D. Young & Co., 21 New Fetter Lane, London
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PATENT (CC, No, Kind, Date): EP 776509 A1 970604 (Basic)
EP 776509 B1 981223
WO 9700489 970103

APPLICATION (CC, No, Date): EP 96921494 960610; WO 96US9963 960610

PRIORITY (CC, No, Date): US 491167 950616

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU;
MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: G06F-017/60

NOTE:

No A-document published by EPO
LEGAL STATUS (Type, Pub Date, Kind, Text):
Lapse: 000607 B1 Date of lapse of European Patent in a
contracting state (Country, date): FI
19990324,
Application: 970423 A1 International application (Art. 158(1))
Application: 970604 A1 Published application (A1with Search Report
;A2without Search Report)
Examination: 970604 A1 Date of filing of request for examination:
970228
Examination: 970723 A1 Date of despatch of first examination report:
970606
Grant: 981223 B1 Granted patent
Oppn None: 991215 B1 No opposition filed: 19990924
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language Update Word Count
CLAIMS B (English) 9852 745
CLAIMS B (German) 9852 694
CLAIMS B (French) 9852 885
SPEC B (English) 9852 4795
Total word count - document A 0
Total word count - document B 7119
Total word count - documents A + B 7119

19/5/4 (Item 4 from file: 348)
DIALOG(R)File 348:European Patents
(c) 2000 European Patent Office. All rts. reserv.

00436687

Integrated trading
Intergrierter Handel
Vente integree

PATENT ASSIGNEE:

REUTERS LIMITED, (1237192), 85 Fleet Street, London, EC4P 4AJ, (GB),
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INVENTOR:

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PATENT (CC, No, Kind, Date): EP 434224 A2 910626 (Basic)
EP 434224 A3 920115
EP 434224 B1 990407

APPLICATION (CC, No, Date): EP 90312712 901122;

PRIORITY (CC, No, Date): US 440971 891122; US 441156 891122

DESIGNATED STATES: CH; DE; FR; GB; LI

INTERNATIONAL PATENT CLASS: G06F-017/60

CITED PATENTS (EP A): US 3573747 A; GB 2139042 A; GB 1489573 A; US 4412287
A

ABSTRACT EP 434224 A2

Integrated trading provides both automatic matching trades for trading
instruments between potential counterparties and video conversational
negotiated trades for trading instruments between potential
counterparties using integrated keystations (202, 204, 206, 208) which
are selectively connectable together. Each of the keystations (202, 204,
206, 208) includes a data input device, such as a keyboard (240) and a
mouse (242), and an integrated screen display (238), with the keyboard
(240) and the display (238) being shared for both the automatic matching
trades effectuated by the keystation (202, 204, 206, 208) through a
matching network (220) and the video conversational negotiated trades
keystation (202, 204, 206, 208) through a separate conversation network

(218). An integrated terminal controller (214, 216) is provided as a common interface between the keystations (202, 204, 206, 208) and the separate networks (218, 220). Transaction data is provided between given keystations (202, 204, 206, 208) in the system (200) relating to both automatic matching transactions and video conversational negotiated trading transactions through the common integrated terminal controller (214, 216) which interfaces with the separate communication paths associated with the automatic matching trades (220) and the video conversational negotiated trades (218) effectuated by the keystation (202, 204, 206, 208). The integrated terminal controller (214, 216) comprises a conversation server (252), a concentrator computer (254), the terminal computers (250) associated with the various keystations (202, 204, 206, 208) it serves, and a local area network (256) tying them together. Initial access to both types of trades can be obtained at log on. A common ticket generation scheme for both types of trades is used so that trading tickets may be collected and communicated to a remote back office data base through the integrated terminal controller (214, 216), via the conversation server (252), irrespective of the type of trade completed.

ABSTRACT WORD COUNT: 301

LEGAL STATUS (Type, Pub Date, Kind, Text):

Oppn None: 20000329 B1 No opposition filed: 20000108
 Application: 910626 A2 Published application (A1with Search Report
 ;A2without Search Report)
 Search Report: 920115 A3 Separate publication of the European or
 International search report
 Examination: 920902 A2 Date of filing of request for examination:
 920702
 Change: 950524 A2 Representative (change)
 Examination: 960110 A2 Date of despatch of first examination report:
 951124
 Change: 980708 A2 International patent classification (change)
 Grant: 990407 B1 Granted patent

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9914	516
CLAIMS B	(German)	9914	442
CLAIMS B	(French)	9914	668
SPEC B	(English)	9914	20483
Total word count - document A			0
Total word count - document B			22109
Total word count - documents A + B			22109

19/5/5 (Item 5 from file: 348)

DIALOG(R)File 348:European Patents

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00430602

Distributed system and method for matching of buyers and sellers.

Verteiltes System und Verfahren zum Herstellen von Geschäftsbeziehungen zwischen Käufern und Verkäufern.

Systeme distribue et methode pour etablir une correspondance entre acheteurs et vendeurs.

PATENT ASSIGNEE:

REUTERS LIMITED, (1237190), 85 Fleet Street, London WC4P 4HA, (GB),
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INVENTOR:

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 Scholldorf, Alfred H., 354 Broadway, Port Jefferson Station, New York
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PATENT (CC, No, Kind, Date): EP 407026 A2 910109 (Basic)

EP 407026 A3 911016
EP 407026 B1 951122

APPLICATION (CC, No, Date): EP 90305753 900525;
PRIORITY (CC, No, Date): US 357036 890525; US 357484 890525
DESIGNATED STATES: CH; DE; FR; GB; LI
INTERNATIONAL PATENT CLASS: **G06F-017/60**
CITED PATENTS (EP A): US 3573747 A; GB 2161003 A

ABSTRACT EP 407026 A2

A matching system and method for trading instruments are provided in which bids are automatically matched against offers for given trading instruments for automatically providing matching transactions in order to complete trades for the given trading instruments in which controllable subsets (110, 112) of a distributable system trading book (118) may be selectively provided to trading keystations (24) in the matching system from the host computer (20) or central system for controllably masking the available trading market. The system comprises the host computer (20) for maintaining a host book data base (118) comprising all of the active bids and offers in the system by trading instrument, a transaction originating keystation (24a) at a client site (26a) for providing a bid on a given trading instrument to the system for providing a potential matching transaction, a counterparty keystation (24b) for providing an offer on the given trading instrument involved in the potential matching transaction, and a network (22) for interconnecting the host computer (20), the transaction originating keystation (24a) and the counterparty keystation (24b) in the system for enabling data communication therebetween. Both the transaction originating keystation (24a) and the counterparty keystation (24b), which of course can comprise more than one counterparty for a given transaction, for the potential matching transaction each have an associated local data base keystation book (110, 112) comprising a subset of the host book (118). The content of each of the keystation books (110, 112) has an associated display depth range which is controllable by the host computer (20) and is updatable by transaction update broadcast messages (132) received from the host computer (20) through the network (22). The network (22) is preferably transparent to the transactions communicated via the network (22). In the system of the present invention, the broadcast messages (132) from the host or central system (20) are broadcast to all of the keystations (24) in the matching system and are used to update the keystation (110, 112) books whereas the directed messages (122, 124, 128, 130) which are sent from the central system or host (20) are directed back only to the keystations (24a, 24b) involved in the actual matching transaction. These directed messages are used to update the local entry data base or order book (114, 116) at the local keystations (24a, 24b) involved in the transaction so as to indicate what has happened to the offer or bid at that particular keystation (24a, 24b) made in the connection with the matching transaction.

ABSTRACT WORD COUNT: 419

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 910109 A2 Published application (A1with Search Report
;A2without Search Report)
Examination: 910227 A2 Date of filing of request for examination:
901227
Search Report: 911016 A3 Separate publication of the European or
International search report
Examination: 940112 A2 Date of despatch of first examination report:
931126
Change: 950524 A2 Representative (change)
Grant: 951122 B1 Granted patent
Oppn None: 961113 B1 No opposition filed

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF1	945
CLAIMS B	(English)	EPAB95	811
CLAIMS B	(German)	EPAB95	684
CLAIMS B	(French)	EPAB95	1013

SPEC A (English) EPABF1 9215
SPEC B (English) EPAB95 9192
Total word count - document A 10161
Total word count - document B 11700
Total word count - documents A + B 21861

19/5/6 (Item 6 from file: 348)
DIALOG(R) File 348: European Patents
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00401570

Anonymous matching system
Anonymes Geschäftsbeziehungssystem
Systeme d'appariement anonyme
PATENT ASSIGNEE:

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(applicant designated states: CH; DE; FR; GB; LI)

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PATENT (CC, No, Kind, Date): EP 399850 A2 901128 (Basic)
EP 399850 A3 910911
EP 399850 B1 951213

APPLICATION (CC, No, Date): EP 90305762 900525;

PRIORITY (CC, No, Date): US 357478 890526

DESIGNATED STATES: CH; DE; FR; GB; LI

INTERNATIONAL PATENT CLASS: **G06F-017/60**

CITED PATENTS (EP A): US 4412287 A; US 3573747 A; US 3719927 A

ABSTRACT EP 399850 A2

A matching system for trading instruments in which bids are automatically matched against offers for given trading instruments for automatically providing matching transactions in order to complete trades for the given trading instruments, includes a host computer means (20) comprising means for anonymously matching active bids and offers in the system by trading instrument based on a variable matching criteria, which comprises counterparty credit limit between counterparties (24a, 26b) to a potential matching transaction. The system also includes a transaction originating keystation (24a) for providing a bid on a given trading instrument to the system for providing the potential matching transaction; a counterparty keystation (26b) for providing an offer on the given trading instrument involved in the potential matching transaction; and network means (22) for interconnecting the host computer means (20), the transaction originating keystation (24a) and the counterparty keystation (26b) in the system for enabling data communications therebetween. Both the transaction originating keystation (24a) and the counterparty keystation (26b) for the potential matching transaction each have an associated counterparty credit limit, with the system (20) blocking completion of the potential matching transaction between the transaction originating keystation (24a) and the counterparty keystation means (26b) when the potential matching transaction has an associated value in excess of counterparty credit limit. The assigned credit limits may be reset or varied by the users (24a, 26b) to change the ability of the user or subscriber to effectuate deals.

ABSTRACT WORD COUNT: 243

LEGAL STATUS (Type, Pub Date, Kind, Text):

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;A2without Search Report)
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901130
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Change: 950510 A2 Representative (change)
Grant: 951213 B1 Granted patent
Oppn: 961106 B1 Opposition 01/960912 ERS DEALING RESOURCES INC;
One Court Square - 11th Floor; Long Island City
New York 11120; (US)
(Representative:) Lloyd, Patrick Alexander
Desmond (GB); Reddie & Grose 16 Theobalds Road;
GB-London WC1X 8PL; (GB)

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LANGUAGE (Publication,Procedural,Application): English; English; English
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CLAIMS A	(English)	EPABF1	559
SPEC A	(English)	EPABF1	13131
Total word count - document A			13690
Total word count - document B			0
Total word count - documents A + B			13690

19/5/7 (Item 7 from file: 349)

DIALOG(R) File 349:PCT Fulltext

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00658891

**MATCH-CODE-RESPONSIVE SELECTING/CAPTURING OF POS WHOLE- TRANSACTIONS-DATA
SELECTION/COLLECTE DE DONNEES DE TRANSACTIONS COMPLETES AUX POINTS DE
VENTES (POS), SENSIBLES AUX CODES MATCH**

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Inventor(s):

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Patent and Priority Information (Country, Number, Date):

Patent: WO 9942941 A1 19990826

Application: WO 99US3539 19990219 (PCT/WO US9903539)

Priority Application: US 9826289 19980219

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
UG UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT
BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA
GN GW ML MR NE SN TD TG

Main International Patent Class: G06F-017/60 ;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 9596

English Abstract

For points of sale (POS) transactions, a MATCH code responsive (10 or 10A), selective, whole transaction data capture and analysis enable retail establishments (12) to improve operations by developing customer specific sales information. Reward offers provided to recipients include associated MATCH codes identifying recipients and/or their addresses (70). Such offers list named products at purchase motivating prices for increasing patronage and loyalty of recipients who become identified as being among the establishment's most profitable customers. Occurrence of MATCH code data among input signals (52) for completed transactions causes selection (90) into accessible storage (80 or 82) of all data for each such complete transaction containing MATCH code data to be available (110) for analysis (120).

French Abstract

Lors de transactions aux points de ventes (POS), la collecte et l'analyse de donnees de transactions completes, selectives, sensibles au code MATCH (10 ou 10A), permettent aux etablisements de vente au detail (12)

d'améliorer les opérations d'échange en élaborant des informations de ventes spéciales selon les clients. Les offres de récompense attribuées C des bénéficiaires comprennent des codes MATCH associés qui identifient les bénéficiaires et/ou leurs adresses (70). De telles offres établissent une liste de produits désignés C des prix stimulant l'achat qui permettent de fidéliser les clients qui seront identifiés comme étant les meilleurs clients de l'établissement. L'occurrence des données du code MATCH parmi les signaux d'entrée (52) des transactions achevées permet de sélectionner (90) dans les mémoires accessibles (80 ou 82) toutes les données relatives C chaque transaction ainsi achevée comportant les données du code MATCH devant être disponibles (110) pour l'analyse (120).

19/5/8 (Item 8 from file: 349)
DIALOG(R) File 349:PCT Fulltext
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00640519

**CONDITIONAL PURCHASE OFFER (CPO) MANAGEMENT SYSTEM FOR COLLECTIBLES
SYSTEME DE GESTION D'OFFRES D'ACHAT CONDITIONNELLES (CPO) POUR OBJETS DE
COLLECTION**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 9923595 A1 19990514

Application: WO 98US23462 19981104 (PCT/WO US9823462)

Priority Application: US 97964967 19971105

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FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG
UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE
CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN
GW ML MR NE SN TD TG

Main International Patent Class: **G06F-017/60 ;**

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 9798

English Abstract

A collectible conditional purchase offer (CPO) management system (100) is disclosed for receiving and processing individual CPOs from **buyers** for one or more collectibles, such as coins, stamps, art prints, comic books, etc. The collectible CPO management system processes each received CPO in the collectible CPO central controller (200) to determine whether one or more **sellers** (130, 140) are willing to accept a given collectible CPO.

French Abstract

La présente invention concerne un système de gestion d'offres d'achat conditionnelles (CPO) (100) pour objets de collection, destiné à recevoir et à traiter des CPO individuelles émises par des acheteurs en faveur d'un ou de plusieurs objets de collections, tels que des pièces de monnaie, des timbres, des reproductions artistiques, des bandes dessinées, des cartes de base-ball, des bijoux ou d'autres objets usés ou récupérés. Ce système de gestion CPO traite chaque CPO reçue dans l'unité centrale de contrôle des CPO (200) afin de déterminer si un ou plusieurs **vendeurs** (130, 140) sont désireux d'acquiescer une CPO donnée d'un objet de collection.

19/5/9 (Item 9 from file: 349)
DIALOG(R) File 349: PCT Fulltext
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00628936

**METHOD AND APPARATUS FOR GENERATING PURCHASE INCENTIVE MAILING BASED ON
PRIOR PURCHASE HISTORY
PROCEDE ET DISPOSITIF PERMETTANT D'ETABLIR UN PUBLIPOSTAGE DE PROMOTIONS
D'ACHAT EN FONCTION D'UN HISTORIQUE DES ACHATS ANTECEDENTS**

Patent Applicant/Assignee:

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Inventor(s):

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Patent and Priority Information (Country, Number, Date):

Patent: WO 9912115 A1 19990311

Application: WO 98US17336 19980827 (PCT/WO US9817336)

Priority Application: US 97920355 19970828

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FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH
CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW
ML MR NE SN TD TG

Main International Patent Class: G06F-017/60 ;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 5577

English Abstract

A technique for customizing mailed purchase incentives for selected consumer households, based on a detailed purchasing history of the consumers. Purchase transactions of many consumers, generally in different stores, are accumulated in a purchase history database (32) over a long period of time and then used to generate customized incentive offers (90) for selected consumers. For a selected product category (68), usually related to a promotional theme, the purchase history database is scanned (70) to select consumers who have made purchases in the same product area as the selected product category (72). Then each selected consumer's purchase transactions are analyzed to determine a profile (74) for the consumer, such as loyal to the promoted brand (76), loyal to a competitive brand (78), or new to the selected product category (80), although a purchaser of related products. The consumer profile is then used to customize a purchase incentive package (82, 84, 86) generated for each consumer household. The package also includes other printed materials (90) to enhance the purchase incentives. Post-processing provides results reports of response and redemption rates (106), and retention analysis (110) is used to track the targeted consumers' shopping behavior to assess the long-term effects of a promotion.

French Abstract

Cette technique de personnalisation de promotions d'achat envoyees par poste C l'intention de menages selectionnees de clients repose sur un historique detaille des habitudes d'achat desdits clients. Les achats de nombreux clients, d'ordinaire dans differents magasins, sont stockes dans une base de donnees d'historique des achats (32) et ce, durant un longue periode, puis utilisees C la production de d'offres promotionnelles personnalisees (90) destinees C des clients selectionnees. On explore (70), pour une categorie de produit selectionne (68), generalement en rapport avec un theme promotionnel, la base de donnees d'historique des achats afin de selectionner des clients ayant procede C des achats dans la meme gamme de produit que la categorie selectionnee de produit (72). Les achats de chaque client selectionne sont analyses afin d'arreter un profil client (74), notamment le fait qu'il soit fidele C une marque en

promotion (76), C une marque concurrentielle (78), ou C achete pour la premiere fois dans la categorie selectionnee de produit (80) meme s'il est acheteur de produits apparentes. On utilise alors ce profil client pour personnaliser un colis de promotions d'achat (82, 84, 86) destine C chaque menage de clients. Ce colis renferme egalement d'autres imprimes (90) afin de mettre en valeur les promotions d'achat. Un traitement ulterieur fournit des bilans de taux de reponses et de redemption (106) tandis qu'une analyse d'archives (110) est utilisee pour le suivi du comportement d'achat des clients cibles et ce, afin d'evaluer C longue echeance les incidences de la promotion.

19/5/10 (Item 10 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00593272

IN-STORE CONSUMER TARGETED MESSAGING SYSTEM

SYSTEME DE MESSAGERIE EN MAGASIN CIBLEE SUR LE CONSOMMATEUR

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Inventor(s):

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Patent and Priority Information (Country, Number, Date):

Patent: WO 9838589 A1 19980903

Application: WO 98US3731 19980226 (PCT/WO US9803731)

Priority Application: US 9738331 19970227

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FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US
UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE
CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML
MR NE SN TD TG

Main International Patent Class: G06F-017/60 ;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 7477

English Abstract

A system for use in a retail store that permits consumers to identify themselves to an in-store merchandising system prior to check-out. As a result, the consumer may be presented with promotional offers and other information specifically targeted to the particular consumer. The consumer may be identified in a number of ways such as by swiping magnetic cards and card readers attached to shopping carts. Promotional offers made to the consumer may be based on previous habits of the particular consumer, the consumer's location in the store, demographics, or purchase triggers. A consumer may also receive targeted information with respect to particular items considering purchase such as, for example, to determine the appropriateness of purchasing particular food items and prescription medication and/or over the counter drugs. Retailers and product manufacturers may therefore use information to better plan product placement, to be more responsive to customer demand, and to otherwise understand the purchasing habits of their customers.

French Abstract

L'invention concerne un systeme utilise dans un magasin de vente au detail, qui permet a des consommateurs de se faire identifier par un systeme de commercialisation en magasin avant de passer aux caisses. En consequence, le consommateur peut se faire proposer des offres promotionnelles et d'autres informations specifiquement cibles sur le consommateur particulier. Le consommateur peut etre identifie de plusieurs manieres, telles que par passage de cartes magnetiques dans des lecteurs de cartes fixes a des caddies. Il est possible de faire des offres promotionnelles au consommateur sur la base d'habitudes

anterieures du consommateur particulier, de l'emplacement du consommateur dans le magasin, de donnees demographiques, ou de declencheurs d'achat. Un consommateur peut egalement recevoir des informations cibles concernant l'achat d'articles particuliers, tels que, par exemple, pour determiner le caractere approprie d'un achat d'articles alimentaires, de medicaments prescrits particuliers et/ou de remedes particuliers en vente libre. Des detaillants et des fabricants d'articles peuvent ainsi utiliser ces informations pour mieux planifier le placement de produits, etre plus attentif aux demandes du consommateur, et pour comprendre differemment les habitudes d'achat de leurs clients.

19/5/11 (Item 11 from file: 349)

DIALOG(R) File 349:PCT Fulltext

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00570381

PAYMENT AND TRANSACTIONS IN ELECTRONIC COMMERCE SYSTEM

PAIEMENT ET TRANSACTIONS DANS UN SYSTEME DE COMMERCE ELECTRONIQUE

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 9814921 A1 19980409

Application: WO 97US16930 19971001 (PCT/WO US9716930)

Priority Application: US 96726434 19961004

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FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN
MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI
FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Main International Patent Class: G07F-019/00;

International Patent Class: G06F-017/60 ;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 29124

English Abstract

A method of payment in an electronic payment system wherein a plurality of customers have accounts with an agent. A customer obtains an authenticated quote from a specific merchant, the quote including a specification of goods and a payment amount for those goods. The customer sends to the agent a single communication including a request for payment of the payment amount to the specific merchant and a unique identification of the customer. The agent issues to the customer an authenticated payment advice based only on the single communication and secret shared between the customer and the agent and status information which the agent knows about the merchant and/or the customer. The customer forwards a portion of the payment advice to the specific merchant. The specific merchant provides the goods to the customer in response to receiving the portion of the payment advice.

French Abstract

La presente invention concerne un procede de paiement dans un systeme de paiement electronique dans lequel une pluralite de clients ont des comptes chez un agent. Un client se procure une reference authentifiee chez un marchand particulier, la reference incluant une specification des marchandises et le prix a regler pour ces marchandises. Le client envoie une simple communication a l'agent comportant une demande de paiement du montant a payer au marchand considere et une identification unique dudit client. L'agent envoie au client un avis de paiement authentifie reposant sur la seule communication, sur le secret partage entre le client et l'agent, et sur l'information d'etat que l'agent

connait concernant le commerçant et/ou le client. Le client envoie une partie de l'avis de paiement au commerçant particulier. Le commerçant considère fournit les marchandises au client en reponse a la reception de la partie de l'avis de paiement.

19/5/12 (Item 12 from file: 349)
DIALOG(R) File 349:PCT Fulltext
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00565581

CONDITIONAL PURCHASE OFFER MANAGEMENT SYSTEMS
SYSTEMES DE GESTION D'OFFRES D'ACHAT CONDITIONNELLES

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Patent and Priority Information (Country, Number, Date):

Patent: WO 9810361 A1 19980312

Application: WO 97US15492 19970904 (PCT/WO US9715492)

Priority Application: US 96707660 19960904; US 97889319 19970708

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK
DK DK EE EE ES FI FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SK SL TJ TM TR
TT UA UG UZ VN YU ZW GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM
AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA
GN ML MR NE SN TD TG

Main International Patent Class: G06F-017/60;

International Patent Class: H04L-009/00;

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 64226

English Abstract

The present invention is a method and apparatus for effectuating bilateral buyer-driven commerce. The present invention allows prospective buyers (400) or sellers (300), for sellers conveniently to search for relevant buyer purchase offers, and for sellers potentially to bind a buyer to a contract based on the buyer's purchase offer. In a preferred embodiment, the apparatus of the present invention includes a controller (200) that receives binding purchase offers from prospective buyers. The controller makes purchase offers available to potential sellers and then determines if one or more sellers are willing to accept a given purchase offer. The method and apparatus of the present invention have applications on the Internet as well as conventional communications systems such as voice telephony.

French Abstract

La presente invention concerne un procede et un appareillage destine a realiser du commerce bilateral regi par l'acheteur. Cette invention permet a des acheteurs potentiels (400) ou a des vendeurs potentiels (300), a des vendeurs de rechercher aisement des offres d'achat appropriees d'acheteurs, et aux vendeurs de lier potentiellement un acheteur par un contrat sur la base de l'offre d'achat de l'acheteur. Dans un mode de realisation prefere, l'appareillage decrit dans la presente invention comprend un controleur (200) recevant des offres d'achat ferme provenant d'acheteurs potentiels. Le controleur met ces offres d'achat a la disposition de vendeurs potentiels, et determine ensuite si un ou davantage de vendeurs sont prêts a accepter une offre d'achat donnee. Les procede et appareillage decrits dans la presente invention trouvent des applications sur Internet, ainsi que dans des systemes de communication traditionnels, telles les telecommunications vocales.

19/5/13 (Item 13 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00532026

**AUTOMATED SYSTEM FOR IDENTIFYING ALTERNATE LOW-COST TRAVEL ARRANGEMENTS
SYSTEME AUTOMATISE D'IDENTIFICATION D'ALTERNATIVES DE PREPARATIFS DE
VOYAGES ECONOMIQUES**

Patent Applicant/Assignee:

ELECTRONIC DATA SYSTEMS CORPORATION

Inventor(s):

LYNCH Michael F

TURNER Jonathan A

Patent and Priority Information (Country, Number, Date):

Patent: WO 9732268 A1 19970904

Application: WO 97US2848 19970224 (PCT/WO US9702848)

Priority Application: US 96610107 19960229

Designated States: AU CA JP AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT
SE

Main International Patent Class: **G06F-017/60 ;**

Publication Language: English

Fulltext Availability:

Detailed Description

Fulltext Word Count: 5261

English Abstract

An automated system (10) is provided for identifying alternate low-cost travel arrangements. The system (10) obtains inventory information, specifying the rates and/or availability of a plurality of travel arrangements, from one or more computer reservation systems. The inventory information is stored in a database (14) along with one or more portfolios of information (relating to a travel agency and each business entity customer of the travel agency) that can be used to discount the listed rates of the travel arrangements. In response to travel request information received from a customer, the system (10) automatically retrieves the inventory and/or discount information from the database (14) and determines a plurality of low-cost alternate travel arrangements that are available to the customer. Consequently, a travel agent using the system (10) does not have to spend time manually identifying alternate low-cost travel arrangements.

French Abstract

L'invention porte sur un systeme automatise (10) d'identification d'alternatives de preparatifs de voyages economiques. Le systeme (10) recueille des informations inventoriees precisant les tarifs et/ou la disponibilite de plusieurs arrangements de voyage provenant d'un ou de plusieurs systemes de reservation informatises. Les informations inventoriees sont stockees dans une base de donnees (14) ainsi qu'un ou plusieurs portefeuilles d'informations (relatifs a une agence de voyage et a chacune des entites d'affaires clientes de l'agence de voyage)

pouvant servir a offrir des rabais sur les tarifs des arrangements de voyage publies. En reponse a des informations correspondant a une demande de voyage emanant d'un client, le systeme (10) recupere automatiquement les informations inventoriees de rabais de la base de donnees (14) et precise plusieurs autres arrangements de voyages economiques disponibles offerts au client. En consequence une agence de voyages utilisant le systeme (10) n'a pas a consacrer de temps a identifier manuellement les alternatives de possibilites d'arrangements de voyages economiques.

19/5/14 (Item 14 from file: 349)
DIALOG(R) File 349:PCT Fulltext
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00532025

AUTOMATED SYSTEM FOR SELECTING AN INITIAL COMPUTER RESERVATION SYSTEM
SYSTEME AUTOMATIQUE DE SELECTION D'UN SYSTEME DE RESERVATION INFORMATISE INITIAL

Patent Applicant/Assignee:

ELECTRONIC DATA SYSTEMS CORPORATION

Inventor(s):

LYNCH Michael F

TURNER Jonathan A

Patent and Priority Information (Country, Number, Date):

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Priority Application: US 96609040 19960229

Designated States: AU CA JP AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Main International Patent Class: **G06F-017/60** ;

Publication Language: English

Fulltext Availability:

Detailed Description

Fulltext Word Count: 5478

English Abstract

An automated system (10) is provided for selecting an initial computer reservation system. The system (10) includes a database (12) which stores data relating to each computer reservation system (30) utilized by a travel agency. The database (12) also contains one or more informational portfolios that can be used to determine the computer reservation system preferences of various parties, such as, for example, an individual traveler, a business entity employing the traveler, and the travel agency. In response to travel request information received from a customer, the system (10) automatically retrieves data/information from the database (12) and determines a target computer reservation system which most likely will be used to book travel arrangements. Consequently, the system (10) optimizes the hits-to-bookings ratio for each computer reservation system (30) utilized by the travel agency.

French Abstract

L'invention porte sur un systeme automatique (10) de selection d'un systeme de reservation informatise initial. Ledit systeme (10) comporte une base de donnees (12) stockant des donnees relatives a chacun des systemes de reservation informatises (30) utilises par une agence de voyage. Ladite base de donnees (12) contient egalement un ou plusieurs portefeuilles d'informations pouvant servir a determiner les preferences de differents utilisateurs dudit systeme de reservation informatise, par exemple: un voyageur independant, une entite commerciale employant le voyageur et l'agence de voyages. En reponse a une information relative a une demande concernant un voyage emanant d'un client, le systeme (10) preleve automatiquement des donnees et des informations dans la base de donnees (12) et indique le systeme de reservation informatise cible ayant les meilleures chances de servir a reserver les differents arrangements de voyage. En consequence le systeme (10) optimalise le rapport demande de renseignements/reservations fermes pour chacun des systemes de reservation (30) utilises par l'agence de voyage.

19/5/15 (Item 15 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00528329

COMPUTERIZED QUOTATION SYSTEM AND METHOD
SYSTEME ET PROCEDE INFORMATISES DE COTATION

Patent Applicant/Assignee:

GIOVANNOLI Joseph

Inventor(s):

GIOVANNOLI Joseph

Patent and Priority Information (Country, Number, Date):

Patent: WO 9731322 A1 19970828

Application: WO 97US4133 19970221 (PCT/WO US9704133)

Priority Application: US 96603906 19960222

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB

GE HU IL IS JP KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT

RO RU SD SE SG TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AM AZ BY KG KZ

MD RU TJ TM AT DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI

CM GA GN ML MR TD TG

Main International Patent Class: **G06F-017/60** ;

Publication Language: English

Fulltext Availability:

Detailed Description

Fulltext Word Count: 5371

English Abstract

A computerized system for forming a network of buyers and vendors for processing requests for quotation for goods and services including storage means containing the identification of network members, means for network buyers to generate a request for quotation for goods and/or services, means for transmitting the request, filter means for selecting appropriate network members to receive the request based on filter conditions defined by the buyer and/or by the vendor and/or by the central processing unit, and means for responding to the generator of the request for quotation with either a response to the request or with a list of selected network members. Filter conditions may define the class of vendors in terms of geographical location, quantity, language, currency, special conditions of sale, and the like.

French Abstract

Un systeme informatise pour constituer un reseau d'acheteurs et de vendeurs, permet de traiter des demandes de cotation de biens et de services. Le systeme comprend une memoire contenant l'identification des membres du reseau, un moyen permettant a des acheteurs d'emettre une demande de cotation de biens et/ou de services, un moyen pour transmettre la demande, un moyen de filtrage pour choisir les membres du reseau qui vont recevoir la demande de cotation compte tenu des criteres de filtrage indiques par l'acheteur et/ou le vendeur et/ou le processeur central et un moyen permettant de repondre a l'emetteur de demande de cotation avec une offre ou avec une liste de membres selectionnes du reseau. Le filtrage peut definir la classe de vendeurs en termes de localisation geographique, quantite, langue parlée, monnaie, conditions speciales de vente et similaire.

19/5/16 (Item 16 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2000 WIPO/MicroPat. All rts. reserv.

00516109

PRODUCT EXCHANGE SYSTEM
SYSTEME D'ECHANGE DE PRODUITS

Patent Applicant/Assignee:

CARS INCORPORATED BY FUSZ

Inventor(s):

FUSZ Eugene August

KLINE Christopher Ames

Patent and Priority Information (Country, Number, Date):

Patent: WO 9716797 A1 19970509

Application: WO 96US16634 19961018 (PCT/WO US9616634)

Priority Application: US 95550455 19951030

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB
GE HU IL IS JP KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT
RO RU SD SE SG TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AM AZ BY KG KZ
MD RU TJ TM AT DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI
CM GA GN ML MR TD TG

Main International Patent Class: **G06F-017/60** ;

International Patent Class: G06G-007/52;

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 6097

English Abstract

An exchange system (32) for facilitating the purchase of products is described. The system is coupled, in one embodiment, to a communications link (28). Potential product purchasers (38) and sellers (40) may access the exchange system (32) via the network (24B), and submit offers and/or pricing requests to such system. In response to the requests, the system processor retrieves the stored data from the respective databases (30B), and causes such data to be transmitted to the local site for display. The exchange systems also execute certain functions in response to commands and data transmitted from buyer sites (38), seller sites (40) and institution sites (46).

French Abstract

La presente invention concerne un systeme d'echange de produits (32) destine a faciliter l'achat. Ce systeme est couple, dans un mode de realisation, a une liaison de communications (28). Les acheteurs potentiels (38) et les vendeurs (40) ont acces au systeme d'echange (32) par le reseau (24B) et ils peuvent soumettre a ce systeme des offres ou des demandes d'indication de prix, ou les deux. En reponse aux demandes, le processeur du systeme extrait les donnees enregistrees des bases de donnees correspondantes (30B) et les fait envoyer au site local pour affichage. Le systeme d'echange execute aussi certaines fonctions en reponse a des ordres et a des donnees provenant de sites d'acheteurs (38), de vendeurs (40) et d'institutions (46).

19/5/17 (Item 17 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00437989

CROSSING NETWORK UTILIZING SATISFACTION DENSITY PROFILE

RESEAU D'ADAPTATION PAR PROFIL DE DENSITE DE SATISFACTION

Patent Applicant/Assignee:

MJT HOLDINGS INC

LUPIEN William A

RICKARD John T

Inventor(s):

LUPIEN William A

RICKARD John T

Patent and Priority Information (Country, Number, Date):

Patent: WO 9634357 A1 19961031

Application: WO 96US7265 19960426 (PCT/WO US9607265)

Priority Application: US 95430212 19950427; US 95571328 19951212

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB
GE HU IS JP KE KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO
RU SD SE SG SI TM TR TT UA UG US UZ VN KE LS MW SD SZ UG AM AZ BY KG KZ
MD RU TJ TM AT DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI
CM GA GN ML MR TD TG

Main International Patent Class: **G06F-017/60** ;

Publication Language: English

English Abstract

A crossing network that matches buy and sell orders based upon a satisfaction and quantity profile is disclosed. The crossing network includes a number of trader terminals that can be used for entering orders. The orders are entered in the form of a satisfaction density profile that represents a degree of satisfaction to trade a particular instrument at various (price, quantity) combinations. Typically, each order is either a buy order or a sell order. The trader terminals are coupled to a matching controller computer. The matching controller computer can receive as input the satisfaction density profiles entered at each one of the trading terminals. The matching controller computer matches orders (as represented by each trader's satisfaction density profile) so that each trader is assured that the overall outcome of the process (in terms of average price and size of fill) has maximized the mutual satisfaction of all traders. Typically, the matching process is anonymous. The matching process can be continuous or a batch process, or a hybrid of the two. Unmatched satisfaction density profiles can be used to provide spread and pricing information. Factors other than price and quantity also may be used to determine the degree of satisfaction. Optionally, priority may be given to certain profiles in the matching process to accommodate stock exchange rules, for example, requiring that priority be given to orders exhibiting the best price, regardless of size or any other consideration. The crossing network has utility both in the securities industry and for non-securities industry applications.

French Abstract

La presente invention concerne un reseau d'adaptation permettant de mettre en correspondance des ordres d'achat et des ordres de vente en prenant en compte un profil de satisfaction et de quantite. Le reseau d'adaptation comporte un certain nombre de terminaux de negociation permettant d'introduire des ordres. Ces ordres sont fournis sous la forme d'un profil de densite de satisfaction representant un niveau de satisfaction de negociation d'un instrument particulier selon diverses combinaisons (notamment de prix et de quantite). Generalement, tout ordre est soit un ordre d'achat, soit un ordre de vente. Les terminaux de negociants sont couples a un ordinateur de gestion des correspondances. Cet ordinateur de gestion des correspondances peut recevoir en entree les profils de densite de satisfaction introduits au niveau de chacun des terminaux de negociation. L'ordinateur de gestion des correspondances met en correspondance les ordres (tels qu'ils sont representes par le profil de densite de satisfaction de chaque negociant) de facon que chaque negociant soit assure que le resultat d'ensemble du processus (en termes de prix et de quantite a satisfaire) soit au maximum de la satisfaction mutuelle de l'ensemble des negociants. Le processus de mise en correspondance peut s'executer en continu ou par lots. En general, le processus de mise en correspondance est anonyme. Ce processus de mise en correspondance peut s'executer en continu, par lots, ou en mode hybride des deux modes. Les profils de densite de satisfaction sans correspondances peuvent servir a fournir des informations de distribution et d'etablissement du prix. Pour determiner le niveau de satisfaction, on peut faire intervenir d'autres facteurs que le prix et la quantite. De facon facultative, il est possible d'attribuer a certains profils une priorite applicable au processus de mise en correspondance, de facon a tenir compte de regles boursieres qui exigent, par exemple, parmi d'autres considerations, que priorite soit donnee aux ordres proposant le meilleur prix, quelle que soit le volume de la transaction. Ce reseau d'adaptation convient particulierement aux transactions de bourses de valeurs et aux transactions de bourses de commerce.

00425660

SYSTEM AND METHOD FOR ELECTRONIC SALE OF GOODS

SYSTEME ET PROCEDE POUR LA VENTE ELECTRONIQUE DE BIENS

Patent Applicant/Assignee:

CITIBANK NA

Inventor(s):

MANDLER Maria M

MCLAUGHLIN Ann P

BATTENFELDER Robert R

ROUEN James E

ORBACH Levi Y

BENSON Carol

ENGBER Majorie

NEVENS James E

KRAJEWSKI William Joseph

MOODY Carol A Baldwin

FIGLIOZZI John P

LUKE Keith W

BLEMINGS Cornelia

DIXON Kathleen M

Patent and Priority Information (Country, Number, Date):

Patent: WO 9621192 A1 19960711

Application: WO 96US256 19960102 (PCT/WO US9600256)

Priority Application: US 95368290 19950104

Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB
GE HU IS JP KE KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO
RU SD SE SG SI TM TR TT UA UG UZ VN KE LS MW SD SZ UG AZ BY KZ RU TJ TM
AT BE CH DE DK GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR
NE SN TD TG

Main International Patent Class: **G06F-017/60 ;**

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 12151

English Abstract

A system and method provides for enabling on-line transactional services among sellers and buyers having no previous relationship with each other. The system includes a financial clearinghouse (40) for receiving a request for goods or services from a buyer and making a real-time determination of a risk classification of the buyer utilizing an on-line repository of credit information (45). The financial clearinghouse determines a risk-based discount fee as a function of the buyer's risk classification in order to establish a payment amount from the seller to the clearinghouse. If a transaction is authorized by the financial clearinghouse, the financial clearinghouse transmits the payment amount to the seller and transmits an invoice to the buyer for the purchase price of the transaction (46). The system can also include a broker coupled to the financial clearinghouse for providing an on-line order acceptance and processing capability between the buyers and sellers.

French Abstract

L'invention concerne un systeme et un procede pour permettre des transactions en direct entre vendeurs et acheteurs n'ayant eu entre eux aucune relation commerciale anterieure. Le systeme comprend une chambre de compensation (40) qui recoit une demande de biens ou de services provenant d'un acheteur aupres d'un vendeur, et qui effectue une evaluation en temps reel du risque que presente l'acheteur en utilisant un registre en ligne d'information de credit (45). La chambre de compensation financiere determine un taux d'escompte base sur le risque fonction de la classification du risque cote acheteur, et etablit la somme a payer par le vendeur a la chambre de compensation (40). Lorsque la transaction est autorisee par la chambre, cette derniere transmet le montant du paiement au vendeur et transmet une facture pour le prix d'achat de la transaction (46) a l'acheteur. Le systeme peut egalement inclure les services d'un courtier relie a la chambre de compensation, ce

qui permet d'assurer la production d'une acceptation de commande et le traitement en ligne entre acheteurs et vendeurs.

Set	Items	Description
S1	643	AU=WALKER J? OR WALKER, J? OR SPARICO T? OR SPARICO, T? OR WISSE, R? OR WISSE R?
S2	1296915	SELL? OR VEND? OR MERCHANT? OR STOR? OR SHOP? OR MARKET? OR AIRLINE? OR (TICKET? OR TRAVEL) ()AGEN?
S3	50485	CUSTOMER? OR SHOPPER? OR CONSUMER? OR BUYER? OR CLIENT?
S4	2217765	SELECT? OR CHOOS? OR PRIORIT? OR IDENTIF? OR FIND? OR LOCAT? OR MATCH?
S5	6747261	VOLUME? OR QUANTIT? OR MARKET()SHARE? OR MOST? OR HIGH? OR LOW? OR FEWER? OR LEAST? OR LESS?
S6	76773	RANDOM? OR PSEUDORANDOM?
S7	1614402	FARE? OR RATE? OR PRIC? OR COST? OR CHARG? OR FEE OR FEES - OR QUOT?
S8	786377	AGEN? OR THIRD()PART? OR BROADCAST()BUREAU?
S9	2955598	CONDITION? OR CPO OR TERM? OR REQUEST? OR SPECIF? OR RESTRICT? OR QUALIFIER?
S10	206	(FIRST? OR INITIAL? OR PREFER?) (N) (LOOK? OR REFUS? OR CHANC? OR OFFER?)
S11	17	S1 AND S2 AND S3 AND S4
S12	1491	S2(S)S3(S)S4(S)S9
S13	372	S12(S) (S5 OR S6 OR S7 OR S8 OR S10)
S14	1962	S2(10N)S3(10N)S4
S15	165	S13 AND S14
S16	42	S15 AND IC=G06F-017/60
S17	473	S14(10N)S9
S18	29	S15 AND S17 AND S16
S19	10	S11 AND IC=G06F-017?
S20	39	S18 OR S19
S21	39	IDPAT (sorted in duplicate/non-duplicate order)
S22	39	IDPAT (primary/non-duplicate records only)
File 344:Chinese Patents ABS Apr 1985-2000/Aug (c) 2000 European Patent Office		
File 347:JAPIO Oct 1976-2000/Jun(UPDATED 001012) (c) 2000 JPO & JAPIO		
File 350:Derwent WPIX 1963-2000/UD,UM &UP=200057 (c) 2000 Derwent Info Ltd		

22/5/1 (Item 1 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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013373518

WPI Acc No: 2000-545456/200050

Related WPI Acc No: 1996-436471

XRPX Acc No: N00-403553

Goods registration system for use in a point of sales terminal, uses an input unit to identify a specific customer, before relating that data to the information in the transaction storage unit, and providing a specific total for a customer

Patent Assignee: FUJITSU LTD (FUIT)

Inventor: KOBAYASHI A; MATSUMORI K

Number of Countries: 001 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
GB 2346232	A	20000802	GB 9525270	A	19951211	200050 B
			GB 20008243	A	20000404	
GB 2346232	B	20000913	GB 9525270	A	19951211	200050
			GB 20008243	A	20000404	

Priority Applications (No Type Date): JP 9581520 A 19950406

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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GB 2346232	A	29	G06F-017/60	Derived from application GB 9525270
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GB 2346232	B		G06F-017/60	Derived from application GB 9525270
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Abstract (Basic): GB 2346232 A

NOVELTY - The goods registration system executes the registration of goods data. A transaction data unit **stores** the data concerning the **customer** transactions. An input unit that **identifies specific customers** is connected to the transaction unit. A retrieval unit transfers both **customer** and transaction information to a totalizing unit to provide a total transaction **cost** for output.

USE - For use in a point of sales terminal.

ADVANTAGE - The system provides a way of maintaining a record if transactions that is both simple to search and store.

pp; 29 DwgNo 0/16

Title Terms: GOODS; REGISTER; SYSTEM; POINT; SALE; TERMINAL; INPUT; UNIT; IDENTIFY; SPECIFIC; CUSTOMER; RELATED; DATA; INFORMATION; TRANSACTION; STORAGE; UNIT; SPECIFIC; TOTAL; CUSTOMER

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

22/5/2 (Item 2 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013342722

Image available

WPI Acc No: 2000-514661/200046

XRPX Acc No: N00-380400

Market transaction managing method between customer and merchants, involves receiving additional information related to selected category that is required to complete selected merchants request for quotes form

Patent Assignee: IMANDI CORP (IMAN-N)

Inventor: JOHNSON E W W; KHER R P

Number of Countries: 028 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200042547	A2	20000720	WO 2000US1210	A	20000118	200046 B
AU 200027302	A	20000801	AU 200027302	A	20000118	200054

Priority Applications (Type Date): US 99232355 A 1999

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200042547 A2 E 83 G06F-017/60

Designated States (National): AU BR CA CN IN JP KR NO NZ SG

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU

MC NL PT SE

AU 200027302 A G06F-017/60 Based on patent WO 200042547

Abstract (Basic): WO 200042547 A2

NOVELTY - **Selection** of product category for which potential customer desires quotes, is received from potential customer. List of merchants offering selected product is selected from a database. Additional information related to selected category to complete selected merchant's request, is received from customer and stored in database. The request for quotes is then submitted to selected merchant from customer.

DETAILED DESCRIPTION - When potential customer is a new customer, the information commonly required by merchants is received from customers seeking quotes, and is stored in database. When potential customer has previously conducted market transaction, the information related to that customer is retrieved from database.

USE - For managing intelligent multimedia market (IMMM) transaction between potential customer and merchants.

ADVANTAGE - Provides technology enabled market place in which customers and merchants do business knowledgeably and efficiently.

DESCRIPTION OF DRAWING(S) - The figure shows requests for quotes tracking facilities provided by IMMM to both customers and merchants.

pp; 83 DwgNo 5/21

Title Terms: MARKET; TRANSACTION; MANAGE; METHOD; CUSTOMER; MERCHANT;

RECEIVE; ADD; INFORMATION; RELATED; SELECT; CATEGORY; REQUIRE; COMPLETE;

SELECT; MERCHANT; REQUEST; FORM

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

22/5/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013167294 **Image available**

WPI Acc No: 2000-339167/200029

XRPX Acc No: N00-254665

Internet based bonus offer provision method for business establishment, involves offering bonus to customer of selected outputting merchant in exchange of consummating transaction with selected soliciting merchant

Patent Assignee: WALKER DIGITAL LLC (WALK-N)

Inventor: JORASCH J A; MIK M; TEDESCO D E; VAN LUCHENE A S; WALKER J S

Number of Countries: 087 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200021005	A1	20000413	WO 99US22060	A	19990922	200029 B
AU 9960586	A	20000426	AU 9960586	A	19990922	200036

Priority Applications (No Type Date): US 98166405 A 19981005

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200021005 A1 E 85 G06F-017/60

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN

CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK

SL TJ TM TR TT UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR

IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 9960586 A G06F-017/60 Based on patent WO 200021005

Abstract (Basic): WO 200021005 A1

NOVELTY - The offer for bonus is provided to a **customer** of **selected** outputting **merchant** in exchange for consummating a transaction with **selected** soliciting **merchant**.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) computer program product;

(b) apparatus for providing offer for bonus

USE - For providing bonus offer to **customers** by **merchants** in business and retail establishments.

ADVANTAGE - Provides bonus to the **customer** in exchange for consummating a transaction with the soliciting **merchant**, thus the soliciting **merchant** benefits from the increased patronage.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart of offer providing method for bonus.

pp; 85 DwgNo 18/22

Title Terms: BASED; BONUS; OFFER; PROVISION; METHOD; BUSINESS; ESTABLISH; OFFER; BONUS; **CUSTOMER**; **SELECT**; OUTPUT; **MERCHANT**; EXCHANGE; TRANSACTION; **SELECT**; **MERCHANT**

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

22/5/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013157127 **Image available**

WPI Acc No: 2000-329000/200028

XRPX Acc No: N00-247681

Discount offering method for merchants during business transactions, involves applying retroactive discount to credit card account, when consumer consummates transaction at specific merchant

Patent Assignee: WALKER DIGITAL LLC (WALK-N)

Inventor: MIK M; TEDESCO D E; VAN LUCHENE A S; **WALKER J S**

Number of Countries: 087 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200021004	A1	20000413	WO 99US21720	A	19990922	200028 B
AU 9963944	A	20000426	AU 9963944	A	19990922	200036

Priority Applications (No Type Date): US 98166367 A 19981005

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200021004 A1 E 64 G06F-017/60

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 9963944 A G06F-017/60 Based on patent WO 200021004

Abstract (Basic): WO 200021004 A1

NOVELTY - A retroactive discount and second **merchant** are determined, based on the received primary transaction data representing transaction at first **merchant**. The retroactive discount is applied to the credit card account, when the **consumer** consummates the transaction at the second **merchant**. The indication of retroactive discount and the second **merchant** is then output.

DETAILED DESCRIPTION - The transaction data representing transaction at first **merchant**, includes credit card **identifier** that **identifies** a credit card account. INDEPENDENT CLAIMS are also included for the following:

(a) discount offering apparatus for **merchants**;

(b) discount offering program

USE - For offering discounts especially for **merchants** in business

transaction using point-of-sale (POS) terminals such as cash registers.

ADVANTAGE - Generates discounts that allow business to more effectively promote its various objectives.

DESCRIPTION OF DRAWING(S) - The figure shows the charts illustrating the processes involved in the discount offering method.
pp; 64 DwgNo 12/15

Title Terms: DISCOUNT; OFFER; METHOD; **MERCHANT** ; BUSINESS; TRANSACTION;
APPLY; RETROACTIVE; DISCOUNT; CREDIT; CARD; ACCOUNT; CONSUME; TRANSACTION
; SPECIFIC; **MERCHANT**

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

22/5/5 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013009839 **Image available**

WPI Acc No: 2000-181691/200016

XREX Acc No: N00-134108

Computer controlled ticket auctioning system for sports, entertainment events in Internet

Patent Assignee: BRETT K F (BRET-I); BRUMBARGER R W (BRUM-I)

Inventor: BRETT K F; BRUMBARGER R W

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6023685	A	20000208	US 9618211	A	19960523	200016 B
			US 97862547	A	19970523	

Priority Applications (No Type Date): US 9618211 A 19960523; US 97862547 A 19970523

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6023685	A	21	G06F-017/60	Provisional application	US 9618211

Abstract (Basic): US 6023685 A

NOVELTY - Information about section, number of seats, bid **price** along with seat **priority** rank are **stored** in a database (17). A central server (12) receives bidding data and **price** for seats from **customer terminals** (14). The bidding **price** is compared with set **price**. When bidding **price** is more, it is replaced as minimum **price**. Each seat **price** is processed with bid and section **identification** information to set **price**.

DETAILED DESCRIPTION - The auction is set for predetermined period during which bidding information from customer terminals are received. A graphical representation of the seating arrangements in venue is displayed to the customer terminal by the central server to enable customer to opt for seat in venue. The updating of the bid price is notified to the customer terminals by the central server and allotment of particular seats is notified. An INDEPENDENT CLAIM is also included for the computer controlled ticket auctioning method.

USE - For auctioning tickets for sports, entertainment events in real time through Internet.

ADVANTAGE - The status of bids for every updating is displayed to all participants by which they can understand their position in the bidding.

DESCRIPTION OF DRAWING(S) - The figure shows block diagram of auctioning system.

Central server (12)

Customer terminals (14)

Database (17)

pp; 21 DwgNo 1/13

Title Terms: COMPUTER; CONTROL; TICKET; SYSTEM; SPORTS; ENTERTAINMENT;
EVENT

Derwent Class: T01; T05

22/5/6 (Item 6 from file: 350)
DIALOG(R) File 350: Derwent WPIX
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012944962 **Image available**
WPI Acc No: 2000-116815/200010
XRPX Acc No: N00-088431

Purchase processing method for retail establishments e.g. grocery stores

Patent Assignee: WALKER ASSET MANAGEMENT LP (WALK-N)
Inventor: VAN LUCHENE A S; **WALKER J S**
Number of Countries: 085 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9966437	A1	19991223	WO 99US10624	A	19990513	200010 B
AU 9937931	A	20000105	AU 9937931	A	19990513	200024

Priority Applications (No Type Date): US 9898240 A 19980616

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9966437	A1	E	52	G06F-017/60	

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK
SL TJ TM TR TT UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW

AU 9937931 A G06F-017/60 Based on patent WO 9966437

Abstract (Basic): WO 9966437 A1

NOVELTY - A set of predefined conditions for purchase is determined from an **identifier** received from a POS terminal (102). A discount value is **selected** based on satisfaction of the predefined condition and the **selected** discount value is applied to purchase.

DETAILED DESCRIPTION - The **identifier** is provided on coupon and discount value is based on value of spare change due from a prior purchase. A record is retrieved based on the **identifier** and discount value is determined from the record. INDEPENDENT CLAIMS are also included for the following:

- (a) purchase processing apparatus;
- (b) purchase processing program

USE - In retail establishments e.g. grocery **stores** for applying and tracking conditional value coupon for encouraging **customer** purchasing habits.

ADVANTAGE - **Customer** 's purchasing habits are encouraged by providing conditional value coupon with different discount values, and thus frequency of visits and purchases by **customer** is encouraged. Need to change prices in database is eliminated by providing conditional discounts on products.

DESCRIPTION OF DRAWING(S) - The figure shows block diagram of purchase process apparatus.

POS terminal (102)

pp; 52 DwgNo 2/9

Title Terms: PURCHASE; PROCESS; METHOD; RETAIL; ESTABLISH; GROCERY;

STORAGE

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

22/5/7 (Item 7 from file: 350)
DIALOG(R) File 350: Derwent WPIX
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012944397 **Image available**
WPI Acc No: 2000-116250/200010
XRPX Acc No: N00-088083

Securities trading method in computer network

Patent Assignee: MINTON V F (MINT-I)
Inventor: MINTON V F
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6014643	A	20000111	US 9620865	A	19960628	200010 B
			US 96703133	A	19960826	

Priority Applications (No Type Date): US 9620865 A 19960628; US 96703133 A 19960826

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6014643	A		16	G06F-017/60	Provisional application US 9620865

Abstract (Basic): US 6014643 A

NOVELTY - An offer to trade a security by **seller** is entered on a data processing system and transmitted to **buyer** system over public communication network. Additional offers are sent to **buyer** system, by other **sellers** . The offers from **sellers** are ranked based on **price** and **quantity** values and displayed on graphical user interface on **buyer** system based on which the **buyer** **selects** the offer from **specific seller** .

DETAILED DESCRIPTION - A trade of security is executed based on information contained in offer for consideration. An INDEPENDENT CLAIM is also included for a network for trading securities.

USE - For trading securities such as stock, commodities between individuals in computer network without stock broker through e-mail or video conferences.

ADVANTAGE - The systems allows individuals to buy and sell securities directly from other individuals with only minimal oversight by broker. The liquidity on securities being bought and sold increases and hence enhances individual securities trading network.

DESCRIPTION OF DRAWING(S) - The figure shows the data processing system.

pp; 16 DwgNo 4/12

Title Terms: SECURE; TRADE; METHOD; COMPUTER; NETWORK

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

22/5/8 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012944396 **Image available**
WPI Acc No: 2000-116249/200010
XRPX Acc No: N00-088082

Subscription renovation processing system in newspaper publishing house

Patent Assignee: WALKER ASSET MANAGEMENT LP (WALK-N)

Inventor: LOEB M R; **WALKER J S**

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6014641	A	20000111	US 96762007	A	19961211	200010 B

Priority Applications (No Type Date): US 96762007 A 19961211

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6014641	A		23	G06F-017/60	

Abstract (Basic): US 6014641 A

NOVELTY - **Customer** orders for open-ended subscriptions, which expire only on request by respective **customers** , are received via a

data terminal and stored. Suppliers subscription information are received and stored. Supplier orders for renewable term is generated and transmitted to respective supplier.

DETAILED DESCRIPTION - The system receives payment for open-ended subscription from **customer**, checks billing status of renewable term subscription for commodity items, transmits payment to suppliers whose billing statuses indicate due payment and periodically transmits renewal supplier orders to respective suppliers. The orders include **customer** name, address, payment information and information specifying commodity items. The commodities comprise magazine and subscription information including publisher **identifier**, magazine **identifier** and term. An INDEPENDENT CLAIM is also included for open-ended magazine subscriber offering method.

USE - For processing renovation of subscription of periodicals, newspaper, magazines, etc. in publishing house.

ADVANTAGE - **Consumers** are empowered to obtain open-ended subscriptions eliminating drawback associated with term based subscription with flexibility to cancel subscription at any time. Subscription renewal notices and associated billings are avoided. Inherent rise of disruption in magazine subscriptions are eliminated. A wide **selection** of magazine are provided.

DESCRIPTION OF DRAWING(S) - The figure shows the system for managing subscriptions to commodity items.

pp; 23 DwgNo 1/11

Title Terms: SUBSCRIBER; RENOVATE; PROCESS; SYSTEM; NEWSPAPER; PUBLICATION; HOUSE

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

22/5/9 (Item 9 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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012934312 **Image available**

WPI Acc No: 2000-106159/200009

XRPX Acc No: N00-081520

Internet connected distributed payment system for implementing secure electronic commercial transactions in banks etc.

Patent Assignee: PROTX LTD (PROT-N)

Inventor: DOWNS I; SLATER C C A

Number of Countries: 085 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9966436	A1	19991223	WO 99GB1886	A	19990618	200009 B
AU 9945178	A	20000105	AU 9945178	A	19990618	200024

Priority Applications (No Type Date): US 9889825 A 19980619

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9966436 A1 E 70 G06F-017/60

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW

AU 9945178 A G06F-017/60 Based on patent WO 9966436

Abstract (Basic): WO 9966436 A1

NOVELTY - Several hubs (16-20) connected by a private network (14), establish secure electronic/digital transactions between the parties including clients (22) and a vendors (24), without direct communication between them. The hubs store client and vendor data including user names, digital certificates, and payment system data.

DETAILED DESCRIPTION - A trusted **third-party** registration unit enables secure, private registration of **identification**, verification

of payment data by **clients** (22), **vendors** (24) and **payment** systems including bank. An account authority function provides registration services with information about each hubs (16-20) supporting respective **clients** . A generator produces the audit trail of respective electronic/digital transaction, to be available to all the parties. An auto pay function allows the **client** to **identify** himself/herself only once for all transactions within a single session, with the **vendor** . The hubs receive verified instructions from the **vendor** , related to **client** , during respective transaction, separately. The hub also **restricts** private data from being conveyed to respective parties, during processing and completion of the transaction.

USE - The internet connected distributed payment system is used for implementing secure electrode commercial transactions in banks etc.

ADVANTAGE - Enables to secure electronic transactions across the whole transaction range from very small to very large sums, both for immediate or delayed payment settlement and for non-settlement transactions. Enables real-time authenticated electronic transactions with improved security, nonrepudiation evidence, micropayment capabilities etc. The system acts as tram track switching system by implementing dual-key identification authorization system. Enables owners of payment system to authorize usage of purchase card by third parties within specified limits, thus enabling them to monitor and control delegated authority, since the system is software and/or hardware independent, it can be implemented by any known networking configuration for any known electronic transaction, using mobile phones, palm tops and digital television implementations for purchases and credit/debit payment arrangements.

DESCRIPTION OF DRAWING(S) - The figure shows diagram of internet connected distributed payment system.

Hubs (16-20)

Clients (22)

Vendors (24)

pp; 70 DwgNo 1/9

Title Terms: CONNECT; DISTRIBUTE; PAY; SYSTEM; IMPLEMENT; SECURE;

ELECTRONIC; COMMERCIAL; TRANSACTION; BANK

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

22/5/10 (Item 10 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012899712 **Image available**

WPI Acc No: 2000-071547/200006

XRPX Acc No: N00-055959

Network based electronic transactions monitoring method between customer and vendors

Patent Assignee: AT & T (AMTT)

Inventor: JARECKI S; ODLYZKO A M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5999919	A	19991207	US 97805522	A	19970226	200006 B

Priority Applications (No Type Date): US 97805522 A 19970226

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5999919	A		11	G06F-017/60	

Abstract (Basic): US 5999919 A

NOVELTY - Additional messages are received from one or more **vendors** on list, that reflect a transaction between **customer** and originating **vendor** . The additional messages are originated with a probability based on transaction **conditions** determined at originating **vendor** . The messages are **selectively** transmitted over network to **vendors** on list regarding at **least** one transaction involving the

customer .

DETAILED DESCRIPTION - The message received from each vendor on a network is used to register particular customer as a customer of respective vendor and each vendor is added to a list of vendors.

USE - For monitoring network based electronic transactions using electronic commerce between customer and vendors in micro payment system.

ADVANTAGE - Controls overspending based on polling of customer's purchases effectively using electronic commerce.

DESCRIPTION OF DRAWING(S) - The figure shows the example of payment session in micro payment system incorporating probabilistic polling.

pp; 11 DwgNo 1/1

Title Terms: NETWORK; BASED; ELECTRONIC; TRANSACTION; MONITOR; METHOD; CUSTOMER; VENDING

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

22/5/11 (Item 11 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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012881777 **Image available**

WPI Acc No: 2000-053611/200004

Related WPI Acc No: 1998-532192; 1999-190705; 1999-204853; 1999-204854; 1999-204855; 2000-053613; 2000-328274

XRPX Acc No: N00-041756

Aging food product selling method employed in quick service restaurant

Patent Assignee: WALKER ASSET MANAGEMENT LP (WALK-N)

Inventor: ROGERS J D; VAN LUCHENE A S; WALKER J S

Number of Countries: 081 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9962014	A1	19991202	WO 98US19644	A	19980921	200004 B
AU 9894963	A	19991213	AU 9894963	A	19980921	200020

Priority Applications (No Type Date): US 9883483 A 19980522

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9962014 A1 E 60 G06F-017/60

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9894963 A G06F-017/60 Based on patent WO 9962014

Abstract (Basic): WO 9962014 A1

NOVELTY - An aging complementary product for ordered food product is **selected** by accessing corresponding database. The POS terminal then outputs an offer for the food product substitution. The response to offer is received from **consumer** . If response indicates an acceptance, the aging complementary product is offered to **consumer** at ordered food rate.

DETAILED DESCRIPTION - The method further includes if the aging food product is within predetermined aging range. After offering complementary food product to **consumer** , the ordered food product name is replaced with complementary food product in the bill. The complementary food product is further registered as sold. An INDEPENDENT CLAIM is also included for aging food **selling** apparatus.

USE - In quick service restaurants.

ADVANTAGE - Reduces the cost associated with wastage of perished food products, without losing the reputation of restaurant.

DESCRIPTION OF DRAWING(S) - The figure shows schematic illustration of aging food product **selling** apparatus.

pp; 60 DwgNo 1/20

Title Terms: FOOD; PRODUCT; **SELL** ; METHOD; EMPLOY; QUICK SERVICE;
RESTAURANT
Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

22/5/12 (Item 12 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012784435 **Image available**

WPI Acc No: 1999-590661/199950

XRPX Acc No: N99-435650

Credit card account data processor for issue and buy of credit card in bank

Patent Assignee: WALKER ASSET MANAGEMENT LP (WALK-N)

Inventor: JORASCH J A; **WALKER J S**

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5970478	A	19991019	US 97815224	A	19970312	199950 B

Priority Applications (No Type Date): US 97815224 A 19970312

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5970478	A	16	G06F-017/00	

Abstract (Basic): US 5970478 A

NOVELTY - The credit parameter and **customer** information having account **identifier** are transmitted to a central controller (20) from a terminal (30). The program **stored** in the memory is executed by the CPU to calculate prize for account having credit parameter based on **customer** data.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) credit account processing method;

(b) disc for **storing** credit account processing software

USE - For pricing credit account in bank to enable issue and buying of credit card.

ADVANTAGE - Enables card issuer to issue credit card with low credit limit to people with poor credit history by providing customized credit accounts. Enables card issuer to charge fee for changing terms of **customer** 's account. Improves profit of card issuers by retaining **customers** who generate large profits. Facilitates card holders to **find** card with required credit terms and modification of terms. Eliminates communication links and redundant hardware between terminal and central controller.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of credit account processor.

Central controller (20)

Terminal (30)

pp; 16 DwgNo 1/7

Title Terms: CREDIT; CARD; ACCOUNT; DATA; PROCESSOR; ISSUE; BUY; CREDIT;
CARD; BANK

Derwent Class: T01

International Patent Class (Main): **G06F-017/00**

File Segment: EPI

22/5/13 (Item 13 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012693031 **Image available**

WPI Acc No: 1999-499140/199942

XRPX Acc No: N99-372307

KIOSK system for e.g. department store, bank, shopping mall - includes

host computer whose database stores service information that is based on service accessed by customer so that service based on stored information will be provided when customer accesses next time

Patent Assignee: OKI ELECTRIC IND CO LTD (OKID)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 11213219	A	19990806	JP 9814534	A	19980127	199942 B

Priority Applications (No Type Date): JP 9814534 A 19980127

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 11213219	A		8	G07F-007/08	

Abstract (Basic): JP 11213219 A

NOVELTY - When a customer accesses from a KIOSK terminal (KT1-KTn) using a member card in which a member number is recorded, the database (DB) of a host computer (H) matches the service information, which is based on the service accessed by the customer, with the member number and stores it. DETAILED DESCRIPTION - The KIOSK system (100) includes an identification information issuing unit which publishes the member card. When the customer accesses from the KIOSK terminal next time using the member card, a screen that allows the customer to utilize the most frequently accessed service is displayed based on the stored service information.

USE - For KIOSK system for e.g. department store, bank, shopping mall, convenience store.

ADVANTAGE - Improves efficiency, customer's purchase volition, utilization factor and selling performance since the time from the tracing to the time the preferred service is reached is shortened and the troublesome operations are reduced. DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the KIOSK system. (100) KIOSK system; (DB) Database; (H) Host computer; (KT1-KTn) KIOSK terminal.

Dwg.1/19

Title Terms: KIOSK; SYSTEM; DEPARTMENT; STORAGE; BANK; SHOPPING; MALL; HOST ; COMPUTER; DATABASE; STORAGE; SERVICE; INFORMATION; BASED; SERVICE; ACCESS; CUSTOMER; SO; SERVICE; BASED; STORAGE; INFORMATION; CUSTOMER; ACCESS; TIME

Derwent Class: T01; T05

International Patent Class (Main): G07F-007/08

International Patent Class (Additional): G06F-017/60 ; G07F-009/00

File Segment: EPI

22/5/14 (Item 14 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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012300139 **Image available**

WPI Acc No: 1999-106245/199909

XRPX Acc No: N99-076642

Syndicated sale of insurance policy apparatus - has program which receives policy information, transmits invitation to offer to buy share in underwriting of policy showing at least part of policy information, then receives offer to buy share including collateral information

Patent Assignee: WALKER ASSET MANAGEMENT LP (WALK-N)

Inventor: SPARICO T M; WALKER J S

Number of Countries: 082 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9901810	A2	19990114	WO 98US13720	A	19980701	199909 B
AU 9882812	A	19990125	AU 9882812	A	19980701	199923
US 6119093	A	20000912	US 97886256	A	19970701	200046

Priority Applications (No Type Date): US 97886256 A 19970701

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9901810	A2	E	69	G06F-000/00	

Designated States (National): AL AM AT AU AZ BA BB BG BY CA CH CN CU
CZ DE DK EE ES FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9882812 A G06F-000/00 Based on patent WO 9901810
US 6119093 A G06F-017/60

Abstract (Basic): WO 9901810 A

The apparatus for syndicated sale of an insurance policy includes a processing system with a processor and a **storage** device connected to it. A data receiving device and a data output device are connected to the processing system. The **storage** device contains a program which is executed by the processor. The program receives policy information relating to the insurance policy. The program transmits for electronic viewing by a potential **buyer** an invitation to offer to buy a share in an underwriting of the insurance policy.

The invitation includes at least a portion of the policy information. The share has associated with it a risk cost assessable to a **buyer** of the share if a payment to an insured is made pursuant to the insurance policy. The program receives an offer to buy the share. The offer includes information to **identify** collateral against which the risk cost may be charged if the payment to the insured pursuant to the insurance policy is made.

ADVANTAGE - Allows large number of people to be part of syndicate by using the Internet and credit card system.

Dwg.1/14

Title Terms: SALE; INSURANCE; APPARATUS; PROGRAM; RECEIVE; INFORMATION;
TRANSMIT; OFFER; BUY; SHARE; PART; INFORMATION; RECEIVE; OFFER; BUY;
SHARE; INFORMATION

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-000/00; **G06F-017/60**

File Segment: EPI

22/5/15 (Item 15 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012192923 **Image available**

WPI Acc No: 1998-609836/199851

Related WPI Acc No: 1992-374822; 1994-151547

XRPX Acc No: N98-474425

Automatic discount coupon distribution management system for POS terminal in retail stores - generates data defining discount coupon, based on whether predetermined conditions are fulfilled and distributes coupon to customer at check out location

Patent Assignee: CATALINA MARKETING INT INC (CATA-N)

Inventor: CHERNEY T L; KATZ G M; O'BRIEN M F; OFF G W

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5832457	A	19981103	US 91695650	A	19910506	199851 B
			US 92960517	A	19921009	
			US 9388617	A	19930706	
			US 95417064	A	19950403	

Priority Applications (No Type Date): US 95417064 A 19950403; US 91695650 A 19910506; US 92960517 A 19921009; US 9388617 A 19930706

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5832457	A	18	G06F-017/60		Cont of application US 91695650 CIP of application US 92960517 CIP of application US 9388617

Abstract (Basic): US 5832457 A

The system includes several **terminals** (12) provided at the

various **customer** check out **locations** of a retail **store** . Each **terminal** is provided with an optical scanner (13). Item record file (14) **stores** **price** and product **identification** information corresponding to each product item. Each **terminal** is connected to a **store** controller (10). The **store** controller has the accessing facility of the record file. The **terms** and conditions of discount deal are **stored** . Based on an ID card produced by the **customer** , cash **customer** is uniquely **identifiable** . The products which are discounted are **identified** . A **customer** purchase file (22) **stores** **customer** data pertaining to purchase of discounted products. A data generator generates data automatically defining a discount coupon based on whether **terms** and **conditions** of a discount deal are met.

The conditions take into account the purchase of specified discounted products within a predetermined time period. Based on generated data, a discount coupon is printed and distributed to the customer when the customer is still present in one of the numerous check out **locations** . The processing of **customer** data is carried out by a host computer (30) using data **stored** in a database (36). Data input at the numerous check out **terminals** are transmitted to the host computer through the **store** controller. **Selected** **customer** data which fulfilled discount conditions are filtered and **stored** in a filter log file. Data regarding credit provider authorization time out data and other miscellaneous data are also stored in the log file. The filtering of the customer data is deactivated based on conditions of discount coupon issue.

ADVANTAGE - Tracks past customer efficiently without storing large volume of data.

Dwg.1/8

Title Terms: AUTOMATIC; DISCOUNT; COUPON; DISTRIBUTE; MANAGEMENT; SYSTEM; POS; TERMINAL; RETAIL; STORAGE; GENERATE; DATA; DEFINE; DISCOUNT; COUPON; BASED; PREDETERMINED; CONDITION; DISTRIBUTE; COUPON; CUSTOMER; CHECK; LOCATE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

22/5/16 (Item 16 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011931848 **Image available**

WPI Acc No: 1998-348758/199830

XRPX Acc No: N98-272153

Distribution method for post-paid traveller's cheques - using credit card account identifier received by cheque seller from buyer so that lock can be placed against identified account for lock value of portion of total cheque value

Patent Assignee: WALKER ASSET MANAGEMENT LP (WALK-N)

Inventor: CASE S T; **WALKER J S** ; CASE T S

Number of Countries: 081 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9826376	A2	19980618	WO 97US22564	A	19971209	199830 B
US 5798508	A	19980825	US 96762128	A	19961209	199841
AU 9856926	A	19980703	AU 9856926	A	19971209	199847
EP 1016043	A2	20000705	EP 97953120	A	19971209	200035
			WO 97US22564	A	19971209	
JP 2000509860	W	20000802	WO 97US22564	A	19971209	200042
			JP 98526898	A	19971209	

Priority Applications (No Type Date): US 96762128 A 19961209

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9826376 A2 E 53 G07D-000/00

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR

TT UA UG UZ VN YU ZW
Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GM GR IE
IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW
US 5798508 A G06F-015/30
AU 9856926 A G07G-001/00 Based on patent WO 9826376
EP 1016043 A2 E G07D-001/00 Based on patent WO 9826376
Designated States (Regional): AL AT BE CH DE DK ES FI FR GB GR IE IT LI
LT LU LV MC MK NL PT RO SE SI
JP 2000509860 W 55 G06F-019/00 Based on patent WO 9826376

Abstract (Basic): WO 9826376 A

The method involves distributing to a user a quantity of traveller's cheques. The quantity of traveller's cheques has a total monetary value. An account **identifier** is received from the user. A request for a lock against the **identified** account is communicated for a lock value of at least a portion of the total monetary value to a financial clearing house coupled by a communication network.

The receiving step involves receiving from the user an account **identifier** comprising a credit card account number. The communicating step involves communicating a request for a lock against the **identified** credit card account for a lock value of at least a portion of the total monetary value to a credit card clearing housing coupled by a communication network.

ADVANTAGE - Allows traveller's cheques which are not paid for until they are used to be issued and cleared. Provides purchaser with use of his money until cheques are cashed.

Dwg.1A/10

Title Terms: DISTRIBUTE; METHOD; POST; PAY; TRAVELLER; CHEQUE; CREDIT; CARD
; ACCOUNT; RECEIVE; CHEQUE; BUY; SO; LOCK; CAN; PLACE; **IDENTIFY** ;
ACCOUNT; LOCK; VALUE; PORTION; TOTAL; CHEQUE; VALUE

Derwent Class: T05

International Patent Class (Main): G06F-015/30; G06F-019/00; G07D-000/00;
G07D-001/00; G07G-001/00

International Patent Class (Additional): **G06F-017/60** ; G06K-005/00;
G07D-009/00; G07F-007/10

File Segment: EPI

22/5/17 (Item 17 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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011881281 **Image available**

WPI Acc No: 1998-298191/199826

XRPX Acc No: N98-233228

Method providing foreign exchange insurance policy performed by data processor. - receives from user policy requirements including user identity, accesses data corresponding to specified currency and current market conditions

Patent Assignee: WALKER ASSET MANAGEMENT LP (WALK-N); WALKER DIGITAL LLC
(WALK-N)

Inventor: JORASCH J A; **WALKER J S**

Number of Countries: 080 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9821680	A1	19980522	WO 97US20754	A	19971113	199826 B
AU 9852568	A	19980603	AU 9852568	A	19971113	199842
US 5884274	A	19990316	US 96749241	A	19961115	199918
EP 1016011	A1	20000705	EP 97947505	A	19971113	200035
			WO 97US20754	A	19971113	
JP 2000509859	W	20000802	WO 97US20754	A	19971113	200042
			JP 98522826	A	19971113	
US 6128598	A	20001003	US 96749241	A	19961115	200050
			US 99262810	A	19990305	

Priority Applications (No Type Date): US 96749241 A 19961115; US 99262810 A
19990305

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
 WO 9821680 A1 E 63 G06F-017/60
 Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
 CZ DE DK EE ES FI GB GE GH HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT
 LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
 UA UG UZ VN YU ZW
 Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT
 KE LS LU MC MW NL OA PT SD SE SZ UG ZW
 AU 9852568 A G06F-017/60 Based on patent WO 9821680
 US 5884274 A G06F-017/60
 EP 1016011 A1 E G06F-017/60 Based on patent WO 9821680
 Designated States (Regional): AL AT BE CH DE DK ES FI FR GB GR IE IT LI
 LT LU LV MC MK NL PT RO SE SI
 JP 2000509859 W 68 G06F-017/60 Based on patent WO 9821680
 US 6128598 A G06F-017/60 Cont of application US 96749241
 Cont of patent US 5884274

Abstract (Basic): WO 9821680 A

The method receives from a user policy requirements for the foreign exchange insurance policy, the policy requirements including user ID. These are then **stored**. The data corresponding to the specified currency and current **market** conditions is accessed. Currency volatility is estimated from the accessed data.

A premium cost based on the currency volatility is determined. A tracking code for the foreign exchange insurance policy is issued, which is **stored** corresponding to the user ID. Tracking includes the sub-step of issuing the tracking code with policy requirements.

USE - Relates to foreign currency exchange and to generating and executing insurance policies for foreign exchange losses.

ADVANTAGE - Protects individual **consumers** against unpredictable fluctuations of foreign exchange rates, and offers more flexible method for large entities to ensure against currency fluctuations. Protects through commonly accessible objects such as credit cards or ATMs.

Dwg.7/19

Title Terms: METHOD; FOREIGN; EXCHANGE; INSURANCE; PERFORMANCE; DATA;
 PROCESSOR; RECEIVE; USER; REQUIRE; USER; **IDENTIFY** ; ACCESS; DATA;
 CORRESPOND; SPECIFIED; CURRENCY; CURRENT; **MARKET** ; CONDITION

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G06F-019/00

File Segment: EPI

22/5/18 (Item 18 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011846590 **Image available**

WPI Acc No: 1998-263500/199824

XRFX Acc No: N98-207781

Financial self-services operating - defining opportunity interval as time delay required to verify PIN or to authorise transaction or to instruct a transaction or to scan deposited document etc.

Patent Assignee: NCR INT INC (NATC); NCR CORP (NATC)

Inventor: COUTTS M G; PATTERSON D

Number of Countries: 021 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 843291	A2	19980520	EP 97305198	A	19970714	199824 B
JP 10105785	A	19980424	JP 97233431	A	19970829	199827
ZA 9706668	A	19980429	ZA 976668	A	19970725	199835
US 5915246	A	19990622	US 97787415	A	19970122	199931

Priority Applications (No Type Date): GB 9618110 A 19960830

Cited Patents: No-SR.Pub

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 843291 A2 E 7 G07F-019/00

Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU

MC NL PT SE
JP 10105785 A 6 G07D-009/00
ZA 9706668 A 16 G07F-000/00
US 5915246 A G06F-017/60

Abstract (Basic): EP 843291 A

The method involves receiving a **request** for a financial transaction initiated from a self-service **terminal** by a user, for authorising the **request**, and acting upon the **request**. Further it requires extracting a profile of the user from central user information **storage** device and searching for a **match** between the profile of the user and a target **customer** profile **stored** in product profile **storage** device. If such a **match** is found, presenting to the user on the self-service **terminal** a sales presentation related to the product during at **least** one opportunity interval while authorising and acting upon the **request**.

An opportunity interval is the time delay required to verify a PIN or to authorise a transaction or to instruct a transaction or to scan a deposited document or to count cash or to print a receipt or to print a statement or to perform any other time-consuming activity.

USE - For operating financial self-service system using automated teller machine.

ADVANTAGE - Improved facility during opportunity intervals with checking e.g. of presence of queue of customers, allowing keyboard or touch screen operation modes and relating sequence of presentation to customer related to other customers presence.

Dwg.1/4

Title Terms: FINANCIAL; SELF; SERVICE; OPERATE; DEFINE; INTERVAL; TIME; DELAY; REQUIRE; VERIFICATION; PIN; AUTHORISE; TRANSACTION; INSTRUCTION; TRANSACTION; SCAN; DEPOSIT; DOCUMENT

Index Terms/Additional Words: LOW; POWER; RADAR; THERMAL; SENSOR

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60 ; G07D-009/00; G07F-000/00; G07F-019/00

International Patent Class (Additional): G06K-000/00; G07F-007/08; G07F-009/02

File Segment: EPI

22/5/19 (Item 19 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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011823434 **Image available**

WPI Acc No: 1998-240344/199821

XRPX Acc No: N98-190089

Payment method for electronic pay system where customers have accounts with agent - involves sending to agent from customer request for payment of amount to merchant and unique customer identification, issuing authenticated payment advice to customer, with shared secret

Patent Assignee: CERTCO LLC (CERT-N)

Inventor: KRAVITZ D W

Number of Countries: 079 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9814921	A1	19980409	WO 97US16930	A	19971001	199821 B
AU 9745881	A	19980424	AU 9745881	A	19971001	199835
EP 944882	A1	19990929	EP 97944371	A	19971001	199945
			WO 97US16930	A	19971001	
US 6029150	A	20000222	US 96726434	A	19961004	200017

Priority Applications (No Type Date): US 96726434 A 19961004

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9814921 A1 E 153 G07F-019/00

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA

UG UZ VN YU ZW
Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT
KE LS LU MC MW NL OA PT SD SE SZ UG ZW
AU 9745881 A G07F-019/00 Based on patent WO 9814921
EP 944882 A1 E G07F-019/00 Based on patent WO 9814921
Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU
MC NL PT SE
US 6029150 A G06F-017/60

Abstract (Basic): WO 9814921 A

The method involves allowing **customer** to get authenticated **quote** from **specific merchant** with **specification** of goods and payment amount for goods (132). **Customer** sends to **agent** single communication with **request** for payment (128) of amount to **merchant** and unique **customer identification**.

Agent issues to customer authenticated payment advice for single communication and secret shared between customer and agent and status information which agent knows about merchant and or customer. Customer forwards part of advice to merchant who provides goods to customer in response to receiving part of payment advice (130).

USE - Relates to electronic commerce and to system and method for payment and transactions in electronic payment system.

ADVANTAGE - Provides high performance, low cost, minimum maintenance, easy scalability according to volume, significant security with moderated anonymity and strong authentication, and easy detection of fraud.

Dwg.2/7

Title Terms: PAY; METHOD; ELECTRONIC; PAY; SYSTEM; **CUSTOMER** ; ACCOUNT;
AGENT ; SEND; **AGENT** ; **CUSTOMER** ; **REQUEST** ; PAY; AMOUNT; **MERCHANT** ;
UNIQUE; **CUSTOMER** ; **IDENTIFY** ; ISSUE; AUTHENTICITY; PAY; ADVICE;
CUSTOMER ; SHARE; SECRET

Derwent Class: T01; T05

International Patent Class (Main): **G06F-017/60** ; G07F-019/00

International Patent Class (Additional): **G06F-017/60**

File Segment: EPI

22/5/20 (Item 20 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011776933 **Image available**

WPI Acc No: 1998-193843/199817

Related WPI Acc No: 2000-270258

XRPX Acc No: N98-153367

Conditional purchase offer management system - in which controller receives binding purchase offers from prospective buyers, and makes purchase offers available to potential sellers

Patent Assignee: WALKER ASSET MANAGEMENT LP (WALK-N); PRICELINE.COM INC (PRIC-N)

Inventor: CASE T S; JINDAL S K; JORASCH J A; LECH R R; SCHNEIER B; SPARICO T M; TEDESCO D E; VAN LUCHENE A S; **WALKER J S** ; WEIR-JONES T; JONES T W

Number of Countries: 079 Number of Patents: 007

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9810361	A1	19980312	WO 97US15492	A	19970904	199817 B
AU 9742479	A	19980326	AU 9742479	A	19970904	199832
US 5794207	A	19980811	US 96707660	A	19960904	199839
EP 954817	A1	19991110	EP 97940780	A	19970904	199952
			WO 97US15492	A	19970904	
BR 9713193	A	19991221	BR 9713193	A	19970904	200017
			WO 97US15492	A	19970904	
CN 1244270	A	20000209	CN 97198598	A	19970904	200026
US 6085169	A	20000704	US 96707660	A	19960904	200036
			US 97889319	A	19970708	

Priority Applications (No Type Date): US 97889319 A 19970708; US 96707660 A 19960904

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
WO 9810361 A1 E 292 G06F-017/60
Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
UG UZ VN YU ZW
Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT
KE LS LU MC MW NL OA PT SD SE SZ UG ZW
AU 9742479 A G06F-017/60 Based on patent WO 9810361
US 5794207 A G06F-015/20
EP 954817 A1 E G06F-017/60 Based on patent WO 9810361
Designated States (Regional): AL AT BE CH DE DK ES FI FR GB GR IE IT LI
LT LU LV MC NL PT RO SE SI
BR 9713193 A G06F-017/60 Based on patent WO 9810361
CN 1244270 A G06F-017/60
US 6085169 A G06F-015/20 CIP of application US 96707660
CIP of patent US 5794207

Abstract (Basic): WO 9810361 A

The system for effecting bilateral **buyer**-driven commerce includes a processor and memory unit. The processor receives from a remote prospective **buyer**; a purchase offer containing at least one condition, and a payment **identifier** for specifying a general purpose financial account from which funds may be paid for a purchase meeting the condition contained in the purchase offer.

The processor is configured to transmit the purchase offer to a number of remote potential **sellers**, and receive from at least one of the remote potential **sellers** an unconditional acceptance of the offer.

USE - Enabling prospective **buyers** or **sellers**, for **sellers** conveniently to search for relevant **buyer** purchase offers, and for **sellers** potentially to bind **buyer** to contract based on **buyer**'s purchase offer, using e.g. telephone systems or Internet.

Dwg.1/82

Title Terms: CONDITION; PURCHASE; OFFER; MANAGEMENT; SYSTEM; CONTROL;
RECEIVE; BIND; PURCHASE; OFFER; PROSPECTING; BUY; PURCHASE; OFFER;
AVAILABLE; POTENTIAL

Derwent Class: T01; W01

International Patent Class (Main): G06F-015/20; **G06F-017/60**

International Patent Class (Additional): H04L-009/00

File Segment: EPI

22/5/21 (Item 21 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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011689872 **Image available**

WPI Acc No: 1998-106782/199810

XRPX Acc No: N98-085763

Goods selling method by communication of information such as goods price, inventory to customer - involves performing selection of goods by customer through communication circuit and storing them as purchase attributes in customer information database

Patent Assignee: HITACHI LTD (HITA)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 9330355	A	19971222	JP 96147309	A	19960610	199810 B

Priority Applications (No Type Date): JP 96147309 A 19960610

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
JP 9330355 A 29 G06F-017/60

Abstract (Basic): JP 9330355 A

The method involves using a communication link that connects

customers side with selling side. At the selling side, a goods selection unit (1), a goods information processing unit (2), a goods guide process part (3), a customer information database (4) and a goods information database (5) are provided.

Goods are viewed from database at customer's terminal equipment through a communication circuit. The goods which are selected by customer are stored as purchase attributes in customer information database, and are reexamined by customer. Alteration of prices and decrease in inventory are notified to the customer.

ADVANTAGE - Notifies decrease in stock and change of price to customer. Enables user to examine goods easily.

Dwg.1/38

Title Terms: GOODS; SELL; METHOD; COMMUNICATE; INFORMATION; GOODS; PRICE; INVENTORY; CUSTOMER; PERFORMANCE; SELECT; GOODS; CUSTOMER; THROUGH; COMMUNICATE; CIRCUIT; STORAGE; PURCHASE; ATTRIBUTE; CUSTOMER; INFORMATION; DATABASE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-017/30; G06F-019/00

File Segment: EPI

22/5/22 (Item 22 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011457422 **Image available**

WPI Acc No: 1997-435329/199740

Related WPI Acc No: 1997-457699

XRPX Acc No: N97-362064

Computerised system for forming communications network of buyers and vendors - in which each network member has filter for controlling communication linkage between network members based on chosen filter conditions set up by network members

Patent Assignee: GIOVANNOLI J (GIOV-I)

Inventor: GIOVANNOLI J

Number of Countries: 072 Number of Patents: 010

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9731322	A1	19970828	WO 97US4133	A	19970221	199740 B
AU 9723281	A	19970910	AU 9723281	A	19970221	199802
US 5758328	A	19980526	US 96603906	A	19960222	199828
EP 882269	A1	19981209	EP 97916000	A	19970221	199902
			WO 97US4133	A	19970221	
US 5842178	A	19981124	US 96603906	A	19960222	199903
			US 9815705	A	19980130	
NZ 331921	A	19990329	NZ 331921	A	19970221	199918
			WO 97US4133	A	19970221	
AU 711085	B	19991007	AU 9723281	A	19970221	199954
AU 200010137	A	20000316	AU 9723281	A	19970221	200024 N
			AU 200010137	A	20000107	
JP 2000506290	W	20000523	JP 97530433	A	19970221	200033
			WO 97US4133	A	19970221	
MX 9806867	A1	19990101	MX 986867	A	19980821	200051

Priority Applications (No Type Date): US 96603906 A 19960222; US 9815705 A 19980130; AU 200010137 A 20000107

Cited Patents: 2.Jnl.Ref; US 4992940

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 9731322	A1	E	24	G06F-017/60	
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Designated States (National): AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG

AU 9723281	A		G06F-017/60	Based on patent WO 9731322
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US 5758328	A		G06F-007/06	
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EP 882269 A1 E G06F-017/60 Based on patent WO 971322
 Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU
 MC NL PT SE
 US 5842178 A G06F-017/60 Cont of application US 96603906
 Cont of patent US 5758328
 NZ 331921 A G06F-007/00 Based on patent WO 9731322
 AU 711085 B G06F-017/60 Previous Publ. patent AU 9723281
 Based on patent WO 9731322
 AU 200010137 A G06F-017/60 Div ex application AU 9723281
 Div ex patent AU 711085
 JP 2000506290 W 29 G06F-017/60 Based on patent WO 9731322
 MX 9806867 A1 G06F-017/60

Abstract (Basic): WO 9731322 A

The computer system forms a network of **buyers** and **vendors** for processing **requests** for **quotation** for goods and services and includes a memory unit which contains the **identification** of network members, and a unit to enable network **buyers** to generate a **request** for **quotation** for goods and/or services. The **request** is transmitted, and a filter **selects** appropriate network members to receive the **request** based upon filter **conditions** defined by the **buyer** and/or the **vendor** by the central processing unit.

A reply unit is provided for responding to the generator of the request for quotation with either a response to the request or with a list of selected network members. Filter conditions may define the class of vendors in terms of geographical location, quantity, currency, special conditions of sale etc.

USE - Forming computer based communications network for processing requests for quotation for goods and/or services.

ADVANTAGE - Does not need central database of goods and proces.

Dwg.4/7

Title Terms: COMPUTER; SYSTEM; FORMING; COMMUNICATE; NETWORK; BUY; VENDING; NETWORK; MEMBER; FILTER; CONTROL; COMMUNICATE; LINK; NETWORK; MEMBER; BASED; CHOICE; FILTER; CONDITION; SET; UP; NETWORK; MEMBER

Derwent Class: T01

International Patent Class (Main): G06F-007/00; G06F-007/06; **G06F-017/60**

International Patent Class (Additional): G06F-019/00

File Segment: EPI

22/5/23 (Item 23 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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011394441 **Image available**

WPI Acc No: 1997-372348/199734

Related WPI Acc No: 1993-133968; 1993-272389; 1994-126691; 1994-217345;

1995-075345; 1995-089514; 1995-245971; 1995-320125; 1997-086935;

1997-235479; 1997-319376; 1997-424447; 1997-502622; 1997-558442

XRPX Acc No: N97-309258

Targetted computer marketing on shopping customers for processing and developing customer information data base - uses memory to store database of previously entered customer identification codes and transactions data, and circuitry for generating signal representative of customer shopping history

Patent Assignee: CREDIT VERIFICATION CORP (CRED-N)

Inventor: DEATON D W; GABRIEL R G

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5649114	A	19970715	US 89345475	A	19890501	199734 B
			US 92826255	A	19920124	
			US 92886383	A	19920519	
			US 9363413	A	19930517	
			US 9396921	A	19930723	
			US 93139983	A	19931020	
			US 95457299	A	19950601	

Priority Applications (Type Date): US 93139983 A 19931210; US 89345475 A 19890501; US 92826255 A 19920124; US 92886383 A 19920519; US 9363413 A 19930517; US 9396921 A 19930723; US 95457299 A 19950601

Patent Details:

Patent No	Kind	Ln	Pg	Main IPC	Filing Notes
US 5649114	A	144	G06F-017/60		Cont of application US 89345475 CIP of application US 92826255 Cont of application US 92886383 CIP of application US 9363413 CIP of application US 9396921 Cont of application US 93139983 CIP of patent US 5621812

Abstract (Basic): US 5649114 A

The method comprises entering into memory **selected** indicia from an **identification** presented by **customers** as unique **customer identification** codes in response to presentation of **customers ' identification** at sale point, entering data relating to **customers ' shopping** transactions, including data relating to different products purchased by specific **customer**, creating a database of **customers ' shopping** transactions and **identification** codes in response to the **identification** and data, including information regarding products frequently purchased by the **customer**. A value formula applied to the database of previously purchased products and **shopping** transaction data to determine a value for use as promotions, is variable and based on individual **customers ' prior purchase volumes**.

A first signal is generated by processor in response to entry of **identification** codes of **customers** whose prior transactions at the **store** meet predetermined **shopping** history criteria, and in response to the signal, effect a first sales promotion to **customers** who meet the **shopping** history criteria. The sales promotion is related to at **least** one of the more frequently previously purchased products purchased by the **specific customer** and the value of the sales promotion determined by the value formula. The **customer 's identification** code comprises **customer 's** checking account number, credit card number, debit card, and **merchant issued identification**.

ADVANTAGE - Can be used to **identify** new and infrequent customers, develop **customer** profiles and perform targeted **marketing**. Facilitates transactions by reducing **customer identification** requirement, adopting risk management to approach credit verification, and improves **store 's marketing** and other **customer** relations programs.

Dwg.19/47

Title Terms: TARGET; COMPUTER; MARKET; SHOPPING; CUSTOMER; PROCESS; DEVELOP ; CUSTOMER; INFORMATION; DATA; BASE; MEMORY; STORAGE; DATABASE; ENTER; CUSTOMER; IDENTIFY; CODE; TRANSACTION; DATA; CIRCUIT; GENERATE; SIGNAL; REPRESENT; CUSTOMER; SHOPPING; HISTORY

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

22/5/24 (Item 24 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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010377011 **Image available**

WPI Acc No: 1995-278325/199537

Order management system for restaurant order handling and servicing system - has printer to print voucher contg. customer goods specific information and quality of goods ordered in memory to store order management information corresp. to matching customer's code

Patent Assignee: PASOKON SERVICE GUNMA YG (PASO-N); WELLCOME SHOJI YG (WELL)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 7175855	A	19950714	JP 93343726	A	19931216	199537 B

Priority Applications (No Type Date): JP 93343726 A 19931216

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
JP 7175855 A 18 G06F-017/60

Abstract (Basic): JP 7175855 A

The order servicing system comprises a first memory device (4) which **stores** the **matching customer** code, **customer** name and delivery place data. The **customer** code, goods code and quality are input by a sales clerk using a keyboard (1) and a barcode scanner (2), when food items are ordered. A processing device (8) **matches** the **customer** 's **specific** information, goods **specific** information and **quantity** of order and **stores** in an order management information memory (5).

An automatic indication is received by the user after placing the order for goods. A printer (7) prints the voucher which contains the customer name, order number, delivery place, goods specific information, quantity by referring to information stored in the memory.

ADVANTAGE - Performs order service for eatables smoothly. Prevents chances in forgetting to collect bill amount.

Dwg.1/26

Title Terms: ORDER; MANAGEMENT; SYSTEM; RESTAURANT; ORDER; HANDLE; SERVICE; SYSTEM; PRINT; PRINT; VOUCHER; CONTAIN; CUSTOMER; GOODS; SPECIFIC; INFORMATION; QUALITY; GOODS; ORDER; MEMORY; STORAGE; ORDER; MANAGEMENT; INFORMATION; CORRESPOND; MATCH; CUSTOMER; CODE

Derwent Class: T01; T04; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

22/5/25 (Item 25 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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009247405 **Image available**

WPI Acc No: 1992-374822/199246

Related WPI Acc No: 1994-151547; 1998-609836

XRPX Acc No: N92-285717

Discount coupon selective distribution system - has generation of discount coupon based on any combination of customer-supplied data and past and present shopping activity

Patent Assignee: CATALINA MARKETING INT INC (CATA-N); OBRIEN M R (OBRI-I)

Inventor: CHERNEY T L; OBRIEN M R; OFF G W; O'BRIEN M R; CHERNEY T

Number of Countries: 040 Number of Patents: 020

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 512509	A2	19921111	EP 92107643	A	19920506	199246 B
WO 9220030	A1	19921112	WO 92US3898	A	19920506	199248
CA 2067987	A	19921107	CA 2067987	A	19920505	199304
AU 9219280	A	19921221	AU 9219280	A	19920506	199311
			WO 92US3898	A	19920506	
EP 512509	A3	19921209	EP 92107643	A	19920506	199344
FI 9304597	A	19931108	WO 92US3898	A	19920506	199404
			FI 934597	A	19931018	
NO 9303747	A	19940105	WO 92US3898	A	19920506	199411
			NO 933747	A	19931018	
TW 223158	A	19940501	TW 92105068	A	19920627	199423
SK 9301157	A3	19940406	SK 931157	A	19931021	199428
			WO 92US3898	A	19920000	
BR 9205979	A	19940802	BR 925979	A	19920506	199436
			WO 92US3898	A	19920506	
HU 66049	T	19940928	WO 92US3898	A	19920506	199439
			HU 932958	A	19920506	
NZ 242614	A	19950726	NZ 242614	A	19920505	199535
AU 662153	B	19950824	AU 9219280	A	19920506	199542
ZA 9203270	A	19960529	ZA 923270	A	19920506	199628
ES 2088832	T1	19961001	EP 92107643	A	19920506	199645

IL 101789	A	19961001	IL 101789	A	19920505	199704
EP 512509	B1	19990721	EP 92107643	A	19920506	199933
DE 69229615	E	19990826	DE 629615	A	19920506	199940
			EP 92107643	A	19920506	
ES 2088832	T3	19991016	EP 92107643	A	19920506	199950
JP 11511270	W	19990928	JP 92511507	A	19920506	199952
			WO 92US3898	A	19920506	

Priority Applications (No Type Date): US 91695650 A 19910506

Cited Patents: -SR.Pub; GB 2193363; US 4554446; US 4723212; US 4872113; US 4949256; 09Jnl.Ref; JP56114068; US 3959624; US 4825045; US 4833308; US 4908761; US 4910672; US 5056019

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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EP 512509	A2	E	13	G07F-009/02	
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Designated States (Regional): AT BE CH DE DK ES FR GB GR IT LI LU MC NL PT SE

WO 9220030	A1	E	30	G06F-015/21	
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Designated States (National): AU BB BG BR CS FI HU JP KP KR LK MG MW NO PL RO RU SD

AU 9219280	A			G06F-015/21	Based on patent WO 9220030
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BR 9205979	A			G06F-015/21	Based on patent WO 9220030
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HU 66049	T			G06F-015/21	Based on patent WO 9220030
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AU 662153	B			G06F-015/21	Previous Publ. patent AU 9219280
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Based on patent WO 9220030

ZA 9203270	A		36	B42D-000/00	
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ES 2088832	T1			G07F-009/02	Based on patent EP 512509
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EP 512509	B1	E		G07F-009/02	
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Designated States (Regional): AT BE CH DE DK ES FR GB GR IT LI LU MC NL PT SE

DE 69229615	E			G07F-009/02	Based on patent EP 512509
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ES 2088832	T3			G07F-009/02	Based on patent EP 512509
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JP 11511270	W		30	G07G-001/12	Based on patent WO 9220030
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CA 2067987	A			G06F-015/21	
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EP 512509	A3			G07F-009/02	
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FI 9304597	A			G06F-000/00	
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NO 9303747	A			G06F-015/21	
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TW 223158	A			G06F-015/21	
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SK 9301157	A3			G06F-015/21	
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NZ 242614	A			G07F-009/02	
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IL 101789	A			G06F-015/21	
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Abstract (Basic): EP 512509 A

The system includes **terminals** (12) at **customer** check-out **locations**, each having a scanner (13) for reading product codes on purchased items in a **customer** order. A **store** controller (10), with which the **terminals** (12) can communicate, has access to an item record file containing **price** etc. for each product item.

A database (24) **stores** the **terms** and **conditions** of discount deals for which a **customer** may quickly. Each **customer** is uniquely **identified**. A printable discount coupon is automatically generated only if preselected **conditions** relating to customers have been met by the specific customer whose order is being processed.

ADVANTAGE - Facilitates generation of printable discounts for a **customer** while in the **store**, but conditioned on **selected** combination of present and past **shopping** activity of **customer**, or any desired combination of **customer** supplied-data.

Dwg.1/4

Title Terms: DISCOUNT; COUPON; SELECT; DISTRIBUTE; SYSTEM; GENERATE;
DISCOUNT; COUPON; BASED; COMBINATION; CUSTOMER; SUPPLY; DATA; PASS;
PRESENT; SHOPPING; ACTIVE

Derwent Class: P76; T05

International Patent Class (Main): B42D-000/00; G06F-000/00; G06F-015/21;
G07F-009/02; G07G-001/12

International Patent Class (Additional): G06F-015/24; **G06F-017/60** ;
G07G-005/00

File Segment: EPI; EngPI

22/5/26 (Item 26 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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009172806 **Image available**

WPI Acc No: 1992-300240/199236

XRPX Acc No: N92-229907

Generation of cumulative discount certificates for point of sale computer system - examines record of each item purchased to determine whether discount applies, and produces cumulative discount certificate for all qualifying items at end of transaction

Patent Assignee: CATALINA MARKETING INT INC (CATA-N); CATALINA MARKETING INT (CATA-N); GREER T D (GREE-I)

Inventor: CHERNEY T L; GREER T D; OFF G W; CHERNEY T

Number of Countries: 039 Number of Patents: 020

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9214213	A1	19920820	WO 92US1006	A	19920206	199236 B
CA 2060630	A	19920807	CA 2060630	A	19920204	199243
EP 511463	A2	19921104	EP 92102006	A	19920206	199245
AU 9213744	A	19920907	AU 9213744	A	19920206	199249
			WO 92US1006	A	19920206	
TW 197504	A	19930101	TW 92101334	A	19920224	199324
EP 511463	A3	19921202	EP 92102006	A	19920206	199343
FI 9303358	A	19930806	WO 92US1006	A	19920206	199343
			FI 933358	A	19930727	
ZA 9200855	A	19930929	ZA 92855	A	19920206	199344
HU 64424	T	19931228	WO 92US1006	A	19920206	199405
			HU 932279	A	19920206	
NO 9303750	A	19931018	WO 92US1006	A	19920206	199405
			NO 933750	A	19931018	
JP 6508453	W	19940922	JP 92505870	A	19920206	199442
			WO 92US1006	A	19920206	
AU 658867	B	19950504	AU 9213744	A	19920206	199526
NZ 241520	A	19950726	NZ 241520	A	19920204	199535
IL 100879	A	19960618	IL 100879	A	19920205	199631
ES 2088831	T1	19961001	EP 92102006	A	19920206	199645
CA 2060630	C	19990202	CA 2060630	A	19920204	199916
EP 511463	B1	19990811	EP 92102006	A	19920206	199936
HU 216497	B	19990728	WO 92US1006	A	19920206	199936
			HU 932279	A	19920206	
DE 69229761	E	19990916	DE 629761	A	19920206	199944
			EP 92102006	A	19920206	
ES 2088831	T3	19991016	EP 92102006	A	19920206	199950

Priority Applications (No Type Date): US 91652324 A 19910206

Cited Patents: -SR.Pub; EP 253240; US 4674041; US 4949256; WO 8603310; WO 9008440; 3.Jnl.Ref; JP59094166; JP59184965; US 3959624; US 4723212; US 4833308; US 4908761; US 4910672

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9214213	A1	E	22	G06F-015/21	
Designated States (National): AU BB BG BR CS FI HU JP KP KR LK MG MW NO PL RO RU SD					
EP 511463	A2	E	10	G07G-005/00	
Designated States (Regional): AT BE CH DE DK ES FR GB GR IT LI LU MC NL PT SE					
AU 9213744	A			G06F-015/21	Based on patent WO 9214213
ZA 9200855	A		26	B43K-000/00	
HU 64424	T			G06F-015/21	Based on patent WO 9214213
JP 6508453	W			G06F-015/21	Based on patent WO 9214213
AU 658867	B			G06F-015/21	Previous Publ. patent AU 9213744
					Based on patent WO 9214213
ES 2088831	T1			G07G-005/00	Based on patent EP 511463
EP 511463	B1	E		G07G-005/00	
Designated States (Regional): AT BE CH DE DK ES FR GB GR IT LI LU MC NL PT SE					

HU 216497	B	G06F-015/21	Previous Publ. patent HU 64424
			Based on patent WO 9214213
DE 69229761	E	G07G-005/00	Based on patent EP 511463
ES 2088831	T3	G07G-005/00	Based on patent EP 511463
CA 2060630	A	G06F-015/24	
TW 197504	A	G06F-015/30	
EP 511463	A3	G06F-015/21	
FI 9303358	A	G06F-000/00	
NO 9303750	A	G06F-000/00	
NZ 241520	A	G07G-001/14	
IL 100879	A	G06F-017/00	
CA 2060630	C	G06F-017/60	

Abstract (Basic): WO 9214213 A

A number of **terminals** at **customer** check-out **locations**, each with optical scanners, are connected to a **store** controller. The **store** controller has access to an item record file containing product information including **price**.

The terms of multiple product discounts that are subject to accumulation on a single discount certificate are **stored** and used to automatically generate a printable discount certificate relating to all of the triggering products **identified** during processing of the **customer** order.

USE/ADVANTAGE - In point-of-sale computer systems in retail stores. Rewards the purchase of selected product. Does not require signing-up for discount clubs or identification cards. Encourages repeat visits to store.

Dwg.1/4

Title Terms: GENERATE; CUMULATIVE; DISCOUNT; CERTIFY; POINT; SALE; COMPUTER; SYSTEM; RECORD; ITEM; PURCHASE; DETERMINE; DISCOUNT; APPLY; PRODUCE; CUMULATIVE; DISCOUNT; CERTIFY; QUALIFY; ITEM; END; TRANSACTION

Derwent Class: P77; T01

International Patent Class (Main): B43K-000/00; G06F-000/00; G06F-015/21; G06F-015/24; G06F-015/30; G06F-017/00; **G06F-017/60**; G07G-001/14; G07G-005/00

International Patent Class (Additional): G06C-000/00; G06F-015/403; G06K-015/00; G07B-000/00; G07F-009/02; G07G-001/12

File Segment: EPI; EngPI

22/5/27 (Item 27 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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004702297

WPI Acc No: 1986-205639/198632

XRPX Acc No: N86-153400

Data processing system for automated securities market - validates transaction orders against stored data and updates data-base stock etc.

Patent Assignee: LYNCH M PIERCE (LYNC-N); MERRILL LYNCH PIERCE FENNER (MERR-N); MERRILL LYNCH PIERCE FENNER & SMITH INC (MERR-N)

Inventor: KALMUS L P; MOTT B; STAMPFR J; TROJAN D R; STAMPFER J

Number of Countries: 004 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
DE 3539545	A	19860731	DE 3539545	A	19851107	198632	B
GB 2180380	A	19870325	GB 8527346	A	19851106	198712	
US 4674044	A	19870616	US 85696407	A	19850130	198726	
CH 670716	A	19890630				198930	
GB 2180380	B	19891122	GB 8527346	A	19850130	198947	
DE 3539545	C2	19950824	DE 3539545	A	19851107	199538	

Priority Applications (No Type Date): US 85696407 A 19850130

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
DE 3539545	A		32		
DE 3539545	C2	15		G06F-017/60	

Abstract (Basic): DE 353445 A

The processing system has at least one security for starting an orderly market with the system user acting as principal. It has an arrangement for receiving transaction orders from clients for one or more securities. Orders contain share identification fields showing the transaction as a purchase or sale and a certain number of transaction components.

The system stores order validation parameters and security data such as amount of stock, cost and profit. A transaction order is validated when the received order fields do not conflict with the stored notification and validation parameters. When the transaction has been performed the stock and other parameters are updated as appropriate.

USE/ADVANTAGE - Automated start-up of a market in one or more securities. Validation and performance of automated security transactions. (32pp Dwg.No.0/5)

Title Terms: DATA; PROCESS; SYSTEM; AUTOMATIC; SECURE; MARKET; VALID; TRANSACTION; ORDER; STORAGE; DATA; UPDATE; DATA; BASE; STOCK

Derwent Class: T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-015/21

File Segment: EPI

22/5/28 (Item 28 from file: 347)

DIALOG(R)File 347:JAPIO

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06577688 **Image available**

COMPOSITE RESERVING SYSTEM, COMPOSITE RESERVING MANGING METHOD, AND RECORD MEDIUM

PUB. NO.: 20-00163479 [JP 2000163479 A]

PUBLISHED: June 16, 2000 (20000616)

INVENTOR(s): TANIMURA MORIMASA

NAOI YASUHIRO

NISHISAKA TAKESHI

SAKAI HIRONAO

APPLICANT(s): NTT DATA CORP

APPL. NO.: 10-338316 [JP 98338316]

FILED: November 30, 1998 (19981130)

INTL CLASS: G06F-017/60 ; G06F-019/00

ABSTRACT

PROBLEM TO BE SOLVED: To provide a composite reserving system which can easily accept and cancel a reservation through a network.

SOLUTION: A resource management engine component 33 obtains a reserving inquiry indication sent from a user **terminal** through a UI component 31 and **requests** an object reserving site 2 to perform a process for a temporary reservation through a resource management **agent** 32. The resource management engine component 33 obtains reserving information or the like. On the temporary reservation accepted at each reserving site 2 through the resource management **agent** 32, **finds** a proper combination of reservations according to user information **stored** in a **customer** information DB 35, and supplies it to the user **terminal** 1. A batch reserving indication sent from the user **terminal** 1 is obtained through the UI component 31 and an object booking site 2 is **requested** through the resource management **agent** 32 to performs a process for a determined reservation or the like.

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22/5/29 (Item 29 from file: 347)

DIALOG(R)File 347:JAPIO

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06527336 **Image available**
MAIL-ORDER METHOD

PUB. NO.: 20-00113057 [JP 2000113057 A]
PUBLISHED: April 21, 2000 (20000421)
INVENTOR(s): YOSHIDA KOJI
 FUKUNAGA TADAO
APPLICANT(s): KONSUTERA KK
APPL. NO.: 10-282133 [JP 98282133]
FILED: October 05, 1998 (19981005)
INTL CLASS: G06F-017/60 ; G06F-013/00

ABSTRACT

PROBLEM TO BE SOLVED: To greatly reduce the communication **cost** that a **consumer** bears and to enable the **consumer** to easily **find** a desired commodity.

SOLUTION: Distributed information generated on the basis of various information from tenants which **sell** commodities is distributed from a server 10 to **consumer** -side **terminals** 20 through the Internet and fields in local files 21 on the **consumer** -side **terminals** 20. After the distributed information is distributed from the server 10 the **consumer** -side **terminals** 20 through the Internet, commodity order information filed in commodity order information files 23 on the **consumer** -side **terminals** 20 is received by the server 10. On a **consumer** -side **terminal** 20, desired commodity information which is an information on a commodity that the **consumer** desires to purchase is also filed in a desired commodity information file 24 and received by the server 10 together with the commodity order information, so that the commodity information regarding the desired commodity information is distributed as the distributed information.

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22/5/30 (Item 30 from file: 347)
DIALOG(R)File 347:JAPIO
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06514111 **Image available**
METHOD AND DEVICE FOR ESTABLISHING AND STORING CONFIRMATION OF TRANSACTION DATA RELATED WITH SMART CARD BY CUSTOMER

PUB. NO.: 20-00099828 [JP 2000099828 A]
PUBLISHED: April 07, 2000 (20000407)
INVENTOR(s): CHASKO STEPHEN JOHN
APPLICANT(s): NCR INTERNATL INC
APPL. NO.: 11-289947 [JP 99289947]
FILED: September 06, 1999 (19990906)
PRIORITY: 149917 [US 149917], US (United States of America), September
 09, 1998 (19980909)
INTL CLASS: G07G-001/06; G06F-017/60 ; G07G-001/12; G07G-001/14

ABSTRACT

PROBLEM TO BE SOLVED: To safely **store** transaction in a detachable medium, and to access the transaction by enciphering transaction data and alphanumeric character keys, generating recording constituted of the enciphered data and **storing** the data in a POS system.

SOLUTION: The POS **terminal** of a POS **terminal** 100 or the like transmits a command to a medium **stored** by a **customer** such as a smart card 131 and starts receipt session. At that time, a series of parameters for **selecting** a proper **random** number generator, encipherment algorithm and a proper key for a **specific** receipt session can be included. Then, the medium stored by the **customer** generates one block of **customer** random data, enciphers the block of the **customer** random data by the **selected** key and the algorithm, and **stores** the **customer** random data and the enciphered **customer** random data in the medium. The medium **stored** by the **customer**

transmits the data to the POS terminal constituted of the block of a command state indicator, a **customer identifier** and the **customer random** data and the block of the enciphered **customer random** data.

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22/5/31 (Item 31 from file: 347)

DIALOG(R)File 347:JAPIO

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06513850 **Image available**

PRODUCT ORDERING/SUPPLYING DEVICE

PUB. NO.: 20-00099567 [JP 2000099567 A]

PUBLISHED: April 07, 2000 (20000407)

INVENTOR(s): KAWANISHI YASUHIRO

APPLICANT(s): SANYO ELECTRIC CO LTD

APPL. NO.: 10-264417 [JP 98264417]

FILED: September 18, 1998 (19980918)

INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a product ordering/supplying device which can efficiently order and supply a product.

SOLUTION: In a product ordering/supplying device, a **terminal** for **customer** 1 and a preservation device 2 are installed on a **customer** -side and a **terminal** for dealer 6 on a dealer-side. A product is **stored** in the preservation device. The **terminal** for **customer** outputs data on the name of ordered product, **quantity** and the name of a **customer** . Data of the name of the ordered product, **quantity** and the name of the **customer** are inputted to the **terminal** for dealer from the **terminal** for **customer** . The preservation device is provided with a door, a locking device and a password input device. When a password is inputted to the number input device of the preservation device, a control means collates the password with an unlocking password for **storage** , which is set. When they are **matched** , the door is unlocked and a **storage** signal is outputted to the **terminal** for **customer** when the product is **stored** in the preservation device.

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22/5/32 (Item 32 from file: 347)

DIALOG(R)File 347:JAPIO

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06496508 **Image available**

SALES MANAGEMENT DEVICE WITH AUTOMATIC CASHIER DISCRIMINATING FUNCTION

PUB. NO.: 20-00082166 [JP 2000082166 A]

PUBLISHED: March 21, 2000 (20000321)

INVENTOR(s): KOYAMA MIHO

APPLICANT(s): SHARP CORP

APPL. NO.: 10-252233 [JP 98252233]

FILED: September 07, 1998 (19980907)

INTL CLASS: G07F-009/00; G06F-017/60 ; G07F-005/22

ABSTRACT

PROBLEM TO BE SOLVED: To quickly attain transaction by automatically judging which cashier to which a microphone is attached is performing a registration operation among plural cashiers by receiving a voice at the time of dealing with a **customer** by a microphone, and making it unnecessary for a person in **charge** perform any key inputting operation at the time of performing registration.

SOLUTION: This sales management device for operating a sales processing is

provided with an inputting means 7 constituted of a communication **terminal** to be used for dealing with a **customer** , **identification** detecting means 6 for **identifying** a communication **terminal** to be used for dealing with the **customer** , **storage** means 1-3 for **storing** the communication **terminal** to be used for dealing with the **customer** and a cashier who uses the communication **terminal** , and setting means 2-2 for preliminarily registering and setting the communication **terminal** to be used for dealing with the **customer** and the cashier who uses the communication **terminal** .

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06271495 **Image available**
CONCENTRATED ELECTRONIC CHARGING DEVICE, METHOD AND STORING MEDIUM

PUB. NO.: 11-213083 [JP 11213083 A]
PUBLISHED: August 06, 1999 (19990806)
INVENTOR(s): CARTER JOHN MERVYN
APPLICANT(s): INTERNATL BUSINESS MACH CORP <IBM>
APPL. NO.: 10-305159 [JP 98305159]
FILED: October 27, 1998 (19981027)
PRIORITY: 9725191 [GB 9725191], GB (United Kingdom), November 28, 1997 (19971128)
INTL CLASS: G06F-019/00; G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To collect money at a low cost with respect to service using times by providing a means for accepting a using charge regulation and a **consumer** 's using amount and a means for correlating these to prepare a total price an **identified consumer** owes to an **identified** company.

SOLUTION: One day, a web **buyer** 1a electronically **requests** a product to a web **seller** 2a through internet. The **seller** 2a receives the **request** , sends the product by mail and follows up a fact that the **buyer** 1a buys the product. Next day, the **buyer** 1a **requests** another product to the **seller** 2a. The **seller** 2a receives the **requests** , sends the product to the **buyer** 1a by mail and follows up a fact that the **buyer** 1a buys the product. A **specific** period later, one week later, e.g. the **seller** 2a totals products the **buyer** 1a ordered during the week and transmits this total to a **charging** service 3, which prepares a bill for the **buyer** 1a.

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06154509 **Image available**
SOFTWARE REWRITING SYSTEM

PUB. NO.: 11-096051 [JP 11096051 A]
PUBLISHED: April 09, 1999 (19990409)
INVENTOR(s): IIJIMA YUTAKA
MATSUNADA TAKUMA
OHARA TAKAO
YOSHINO MOTOFUMI
YOSHIOKA TERUYUKI
APPLICANT(s): NINTENDO CO LTD
APPL. NO.: 09-251085 [JP 97251085]
FILED: September 16, 1997 (19970916)
INTL CLASS: G06F-012/00; G06F-009/06; G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a convenient software rewriting system capable of efficiently **selling** only software.

SOLUTION: Plural sorts of game programs to be sold to **customers** are **stored** in a CD-ROM 40. When a game cassette 10 brought with a **customer** is set up in a cassette writer 20, a purchase game **selection** picture for **selecting** plural sorts of game programs **stored** in the CD-ROM 40 is displayed on a **store terminal** 30. A list of game programs allowed to be purchased and the title, **price** and total data size of each **selected** game program are also displayed on the purchase game **selection** picture. Thereby the **customer** can optionally **select** a game program to be purchased. After the end of **selection** of game programs, the display of the **terminal** 30 is switched to a game deleting picture. On the game deleting picture, the **customer** can **specify** a game program to be deleted to **specify** the game program of which purchase is to be canceled.

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05957702 **Image available**

COMMODITY RETRIEVAL AND ORDERING SYSTEM

PUB. NO.: 10-240802 [JP 10240802 A]
PUBLISHED: September 11, 1998 (19980911)
INVENTOR(s): KAWAMURA TOMOHIRO
APPLICANT(s): FUJITSU GENERAL LTD [000661] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 09-045789 [JP 9745789]
FILED: February 28, 1997 (19970228)
INTL CLASS: [6] G06F-017/60
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications)
JAPIO KEYWORD:R107 (INFORMATION PROCESSING -- OCR & OMR Optical Readers)

ABSTRACT

PROBLEM TO BE SOLVED: To obtain the system which automatically issues an order sheet by allowing a customer to select a commodity and input gift destination data with an easy means according to the content introduction of a commodity group meeting the conditions of the gift destination.

SOLUTION: At an operation input part 2, the **selection**, retrieval, etc., of a commodity are inputted and at a display part 7, retrieved and **selected** and their **prices**, contents, etc., are displayed out. The **customer** **selects** and determines a commodity according to the display output and inputs data on the **quantity**, delivery destination of the purchased commodity. After **customer**'s confirmation, an operation **terminal** device 1 accepts the order, **stores** the received data, and prints out an order sheet and its copy. A server device 30 retrieves master data **stored** commodities, **customers**, contents, etc., at a **request** from the operation **terminal** device 1 through a communication line and communicates them to the operation **terminal** device 1. Consequently, the entries of the delivery destination are automated to greatly reduce the operation burden.

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DIALOG(R)File 347:JAPIO

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05383884 **Image available**

REAL ESTATE ALONG RAILWAY LINE INFORMATION CONTROL SYSTEM AND CUSTOMER OPERATION TYPE INFORMATION PROVIDING TERMINAL

PUB. NO.: 08-339384 [JP 8339384 A]

PUBLISHED: December 2, 1996 (19961224)
INVENTOR(s): OTA JUNICHI
APPLICANT(s): NEC CORP [000423] (A Japanese Company or Corporation), JP
(Japan)
APPL. NO.: 07-169258 [JP 95169258]
FILED: June 12, 1995 (19950612)
INTL CLASS: [6] G06F-017/30; **G06F-017/60**
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications)

ABSTRACT

PURPOSE: To freely retrieve real estate information for anyone by installing a customer operation type information providing terminal retrieving real estate information in a railway station.

CONSTITUTION: A **customer** operation type information providing **terminal** 10 is installed in a railway station and is connected with a real estate information control center 20 by an on-line via a communication line. A display 12 with touch panel reads the retrieval **condition** that a **customer** operates in accordance with the instruction of a screen and a transmission controller 15 transmits the retrieval **condition** to a real estate information control center 20 via the communication line. In the real estate information control center 20, a host computer 21 retrieves real estate information from a real estate information database 22 and returns information. When the real estate information returned to the **customer** operation type information **terminal** 10 is displayed and the **customer** instructs the **match** with his desire, a ticket sales unit 13 **sells** the railway ticket up to the nearest station of the real estate **agent** dealing with the real estate and a printer unit 14 prints real estate information on paper and outputs the information.

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05159862 **Image available**
INSURED ARTICLE EVALUATING METHOD

PUB. NO.: 08-115362 [JP 8115362 A]
PUBLISHED: May 07, 1996 (19960507)
INVENTOR(s): IDE YUJI
MITSUOKA ETSUO
APPLICANT(s): HITACHI LTD [000510] (A Japanese Company or Corporation), JP
(Japan)
APPL. NO.: 06-249079 [JP 94249079]
FILED: October 14, 1994 (19941014)
INTL CLASS: [6] **G06F-017/60**
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications)

ABSTRACT

PURPOSE: To evaluate data hierarchically and visually by selecting data on an estimated rate of interest, an estimated death rate, and an expected business- expense rate to be evaluated on a screen of a three-dimensional graph, and displaying the evaluation results on the graph.

CONSTITUTION: The system consists of a server **terminal** 201 where business statistical data are **stored** and a **client terminal** 202 on which an insurance **charge** design support system operates. When a three-dimensional graph display is **selected**, the system generates three-dimensional data according to **restriction** expressions of the estimated interest **rate**, estimated death **rate**, and estimated business expense **rate** on the basis of set parameters and **stores** the data in a **restriction** value file to display the three-dimensional graph. When a pointing device 213 is used on the three-dimensional graph, the system computes data on the three-dimensional graph and **stores** the results in an input data part. On the three-dimensional graph, several corresponding points are **specified** by using the device 213. The system displays an evaluation menu and evaluates the corresponding points to obtain evaluation data, thereby

generating an evaluation graph.

22/5/38 (Item 38 from file: 347)

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04989759 **Image available**
POS SYSTEM

PUB. NO.: 07-282359 [JP 7282359 A]
PUBLISHED: October 27, 1995 (19951027)
INVENTOR(s): KIKUCHI KAORU
APPLICANT(s): FUJITSU LTD [000522] (A Japanese Company or Corporation), JP
(Japan)
APPL. NO.: 07-009337 [JP 959337]
FILED: January 24, 1995 (19950124)
INTL CLASS: [6] G07G-001/12; **G06F-017/60**
JAPIO CLASS: 29.4 (PRECISION INSTRUMENTS -- Business Machines); 45.4
(INFORMATION PROCESSING -- Computer Applications)
JAPIO KEYWORD: R107 (INFORMATION PROCESSING -- OCR & OMR Optical Readers)

ABSTRACT

PURPOSE: To offer an accurate and fair service to each customer and to prevent the offer of repeated service.

CONSTITUTION: In the POS system provided with plural **terminal** equipments and a master device connected to the **terminal** equipments, each terminal equipment is provided with at **least** a **customer identifying** means 121, and the master device is provided with a total amount **storing** means 131, a **storage** control means 141 for **storing** the total amount of each transaction in the means 131 and a service instructing means 151A for outputting a service offer instruction to each **terminal** equipment based upon a compared result between the total amount of each **customer** and a service offer reference amount and updating the contents of the means 131 based on the service offer result to offer service in response to the service offering instruction to each **customer**.

22/5/39 (Item 39 from file: 347)

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04979404 **Image available**
AUTOMATIC TICKET VENDING DEVICE

PUB. NO.: 07-272004 [JP 7272004 A]
PUBLISHED: October 20, 1995 (19951020)
INVENTOR(s): KUWAJIMA KAZUNARI
APPLICANT(s): TOSHIBA CORP [000307] (A Japanese Company or Corporation), JP
(Japan)
APPL. NO.: 06-063426 [JP 9463426]
FILED: March 31, 1994 (19940331)
INTL CLASS: [6] G07B-001/00; **G06F-017/60**; G07B-005/00; G07B-015/00
JAPIO CLASS: 29.4 (PRECISION INSTRUMENTS -- Business Machines); 45.4
(INFORMATION PROCESSING -- Computer Applications)
JAPIO KEYWORD: R004 (PLASMA); R011 (LIQUID CRYSTALS); R088 (PRECISION
MACHINES -- Automatic Vending Machines)

ABSTRACT

PURPOSE: To issue a ticket automatically on a specific-period discount/extra fare basis through easy operation that a user can easily utilize by selecting matching passenger's ticket price information on the basis of information on a passenger's ticket selected by the user and current date and time information when the information is inputted.

CONSTITUTION: The automatic ticket **vending** machine which is placed in the ticket **vending** state inputs the current date and time and the current day

of the week from a timer mechanism part 8 at all times, refers to discount information recorded in a **storage** part 2, and displays a discount guidance on a **customer** 's display part 3 when when there is even one ticket kind of a discount **specified** day. When a ticket **selection** button on a **customer** 's operation part 4 is pressed after a card with which a passenger's ticket can be purchased is fed from the **customer** 's operation part 4, it is judged whether or not the ticket kind is an object of discount from the discount information recorded in the **storage** part 2 and the current date and time, and the current day of the week inputted from the timer mechanism 8; when the ticket kind is the object of discount, a discounted **fare** is displayed, but when not, a normal **fare** is displayed. The **fare** is displayed on the **customer** 's display part 3.